CANADA MORTGAGE AND HOUSING CORPORATION

# MORTGAGE RATE INSURANCE

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ARTHUR ANDERSEN &CO

CANADA MORTGAGE AND HOUSING CORPORATION

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# MORTGAGE RATE INSURANCE

## EXECUTIVE SUMMARY

### 1. Introduction

In February 1982, the Canada Mortgage and Housing Corporation (the "CMHC") commissioned a research team from the Faculty of Commerce and Business Administration at the University of British Columbia (the "Research Team") to develop and report on a mortgage rate insurance plan (the "MRI Plan" or the "Plan") that could be introduced in Canada. The recommendations of the Research Team were submitted to CMHC in August 1982.

The objective of the MRI Plan is to provide confidence to new home buyers and to protect existing homeowners from the prospect of financial hardship at mortgage renewal time.

At the request of CMHC, we undertook to simulate the Plan. We were requested to test the Plan under actual market conditions to determine its practicality and feasibility.

Under the Plan, the homeowner with a mortgage would voluntarily pay an insurer a single premium to insure that on the renewal of his mortgage, the new mortgage interest rate would not exceed a rate (the "insured rate") specified at the date the insurance is purchased. This insured rate would be the market mortgage rate at the date the insurance is sold plus the homeowner's choice of a deductible. The insurer would then be committed to compensate the homeowner during the renewal term of his mortgage for any additional mortgage payments resulting from renewing his mortgage at a rate above the insured rate. The homeowner would receive monthly payments equivalent to the difference between monthly payments based on the insured rate and the higher payments required by the market mortgage rate at the renewal date. If the market mortgage rate at the renewal date is lower than the insured rate, then no claim could be made under the policy and the insured would renew his mortgage at the lower rate.

The insurer would receive a premium from the insured in return for which he would guarantee the insured rate on the mortgage at the date of renewal. This premium would be invested by the insurer in conventional market securities. The risk to the insurer would be that the eventual claim, if any, would exceed that estimated by him at the time the insurance policy was provided to the homeowner. To protect his financial position, the insurer must therefore find: (i) a way to estimate on a regular basis the changes in the homeowner's eventual claim; and (ii) a method to ensure that the proper amount is on reserve to fund the claim. The Plan uses a statistical model to determine the premium and a method to transfer to the capital markets any residual risk associated with each insurance policy that is not covered by its premium.

### 2. Methodology

The purpose of the simulation was to evaluate the effectiveness of the MRI Plan under actual market conditions and therefore ascertain whether reserves were sufficient to pay claims on timely basis.

The period selected for the simulation, 1976 through 1982, was characterised by significant fluctuations in market interest rates and increased mortgage rate risks to homeowners. This period enabled us to use:

(i) current and representative statistical data for NHA residential mortgage amounts and interest rates. Our data consisted of all new NHA residential mortgages issued during the test period with an average mortgage amount of $35,500; and

(ii) market trading prices for financial instrument sensitive to interest rate changes. These securities were introduced and actively traded on North American capital markets during the test period.

Variables selected by CMHC and incorporated into the simulation included:

(i) mortgage term - 1, 3, and 5 years; and

(ii) deductibles of 0%, 1%, 1.5%, 2% and 4% of the market interest rates, with each deductible tested independently of each other for all mortgage amounts in the test period.

The aggregate amount of insured mortgages to which there were claims and respective reserves reported in our simulation was $10.1 billion. This represented approximately 283,000 homeowners. The simulation did not provide for multiple renewals by the homeowner.

A computer simulation was developed to accomodate the Plan variables and to process the large volumes of data necessary to test the Plan's overall effectiveness.

3. Simulation Results

(i) Homeowner

The average annual premium that would have been paid by an individual homeowner to obtain mortgage rate insurance during the test period was estimated to be between $35 and $568. This is based on a $35,500 mortgage amount. Premiums are not constant under the Plan and are calculated separately for each policyholder. Average annual premiums over the test period are illustrated in Table I below.

TABLE I

AVERAGE ANNUAL PREMIUM

(On $35,500 Mortgage Amount)

| Mortgage Term | Mortgage Rate Interest Deductible (%) | | | | |
|---|---|---|---|---|---|
| | 0% | 1% | 1.5% | 2% | 4% |
| 1 Year | $568 | $355 | $248 | $177 | $35 |
| 3 Year | 461 | 307 | 248 | 189 | 47 |
| 5 Year | 440 | 334 | 291 | 255 | 127 |

(ii) Insurer

(a) Cumulative Results

The test period was generally characterized by rising mortgage rates and our simulation demonstrates that during the test period the reserves accumulated by the Plan were generally sufficient to pay the cumulative claims on a timely basis. However, under certain deductible scenarios the test results indicated that the reserves were not sufficient. Under other scenarios, the reserves were significantly in excess of claim requirements. Our discussions with the Research Team indicate that refinements to the Plan will correct these results.

Overall, the results of our simulation of the Plan are encouraging and demonstrate a significant degree of its success. Based on $10.1 billion of insured mortgages (represented by approximately 283,000 homeowners with an average individual mortgage amount of $35,500), our results indicate that no losses to the insurer would have resulted.

The excess of cumulative reserves over cumulative claims in the Plan at the end of the test period (assuming the insured mortgages were equally distributed over the deductibles) was approximately $56.2 million, illustrated in Table II below.

TABLE II

CUMULATIVE RESERVES AND CLAIMS DIFFERENTIAL
(Excess (Deficiency) in $ Millions)

| Mortgage Term | Mortgage Rate Interest Deductible (%) | | | | | |
|---|---|---|---|---|---|---|
| | 0% | 1% | 1.5% | 2% | 4% | Total |
| 1 Year | $ 6.1 | $ 5.0 | $ 4.0 | $ 4.3 | $ 0.2 | |
| 3 Year | 21.8 | 18.1 | 15.8 | 12.9 | (4.2) | |
| 5 Year | 16.2 | 5.3 | (1.9) | (9.9) | (37.5) | |
| Subtotal | $44.1 | $28.4 | $17.9 | $ 7.3 | $(41.5) | $56.2 |

(b) Individual Policy Results

The Plan on an individual policy basis provided a sufficient reserve in an overriding majority of the policies to fund the claim in a period when the market mortgage rate increased above the homeowner's insured rate. This is to say, in periods of rising interest rates a substantial amount of the insurer's financial risk associated with each policy could have been transferred to the capital markets, thus providing the insurer with sufficient funds to cover the claim.

We were able to test seventy-eight (78) one year term and twenty-two (22) three year term policies during periods of falling interest rates (including one prolonged period) where the market mortgage rates were below the respective insured rates. The results for the one year term policies demonstrated that losses were incurred in the capital markets for each policy as expected but such losses did not exceed the funds held on reserve for the respective policy. This result supports the aspect of the Plan which limits the insurer's losses on the capital markets to the amount of the reserve for the respective policy. A similar conclusion was also drawn from an analysis of the results for the three year term policies.

In periods of rising or falling mortgage rates where the market rate passes through the insured rate and fluctuates around this insured rate for any length of time, there is a risk that unanticipated losses could be incurred in the capital markets as a result of having to frequently adjust the insurer's position in the capital markets. We noted instances of this condition in our simulation. The Research Team is aware of this potential risk and indicates that the Plan must always be monitored to mitigate it.

We must emphasize that the MRI Plan cannot be totally without risk. The risk described above is one such risk. However, this risk must be weighed against the substantial amount of the total insurance risk which can be safely transferred by the insurer to the capital markets.

We further must emphasize that this Plan cannot be offered immediately to all Canadian homeowners who may desire it. The North American capital markets may not be sufficiently large at the present time to enable CMHC to safely transfer the interest rate risk on more than $3 billion of insured mortgages. This $3 billion would translate into mortgage rate insurance protection for approximately 60,000 Canadian homeowners, given an average mortgage amount of $50,000. The Plan should be phased-in on a gradual basis for the 60,000 homeowners and later can be expanded to include additional homeowners as the volume on the capital markets increases.

## 4. Conclusions

We are of the view that, based on the results of our simulation and discussions with the Research Team, the MRI Plan with some modifications and refinements can be successfully introduced by CMHC. Our simulation suggests that the Plan could be structured to be self-financing. It would however be prudent for CMHC to set aside $50 million as an initial insurance reserve. The establishment of such a reserve is consistent with insurance industry practice and would provide the necessary funding for any unanticipated losses. We estimate that the start-up costs of an initial limited offering of the Plan to homeowners would be upwards of $1 million.

## 5. Recommendations

The introduction of the MRI Plan can proceed after refinements to the Plan are satisfactorily made by the Research Team and after an independent evaluation of the trading risks inherent in the Plan is opined by outside experts. In this regard, we recommend:

(i) that the Research Team be immediately engaged to complete the necessary refinements to the Plan;

(ii) that the trading risks to CMHC of using North American capital markets be carefully examined by experts in the field and reported thereon;

(iii) that an in-house task force be formed in CMHC to develop selection criteria so that the MRI Plan can be phased in; and lastly

(iv) that investment and trading strategies for the Plan be developed in cooperation with experts in the North American financial community.

We do not anticipate that the implementation of these recommendations would materially delay the implementation of the MRI Plan, if CMHC decides to introduce the Plan.

## SECTION II

## OBJECTIVE AND OVERVIEW OF MORTGAGE RATE INSURANCE

### (A) The Need for Mortgage Rate Insurance

Two characteristics of a mortgage are : (i) the length of the period upon which the monthly payments are based; and (ii) the period during which the mortgage interest rate is fixed. When mortgages were initially introduced, and for a long period thereafter, the interest rate on the loan was fixed over the life of the mortgage. The borrower was secure in that his monthly payments were known and fixed during the entire period. The lender had either been able to borrow funds for a period that matched the life of the mortgage or was fairly certain that any changes in funding costs would be nominal. In essence, as long as interest rates remained relatively constant, lenders were prepared to offer fixed rates for the life of the mortgage.

In the early 1970's, lenders gradually began to change their financing strategies as increased interest rate volatility caused serious mismatches between asset and liability maturities. A mechanism had to be found to match the mortgage rate to the cost of funding the mortgage. The "term-mortgage" was thus developed with the monthly payments based on the extended amortization period. The term during which the homeowner's payments were fixed was reduced to that during which the lender could secure the necessary funds at fixed interest rates. The term mortgage effectively shifted a significant portion of the interest rate risk from lenders to homeowners.

As interest rates approached levels that caused monthly payments to be in excess of affordable amounts, even with longer amortization periods, new approaches were required, one of which was and is still the Variable Rate Mortgage (the "VRM"). The major characteristic of the VRM is that the mortgage interest rate is not fixed for the specific term chosen by the mortgage borrower; rather, adjustments to the mortgage interest rate are linked to changes in the lender's prime rate. A VRM offers no protection to the homeowner with respect to his interest rate on renewal.

Mortgage rate insurance endeavours to remove this disadvantage. The objective of the MRI Plan is to protect the Canadian homeowner from mortgage interest rate risk upon the renewal of his mortgage. The Plan is designed to set in advance the homeowner's maximum mortgage rate on the renewal of his mortgage.

### (B) The Proposed MRI Plan

Under the MRI Plan, the homeowner (the "insured") would pay a single premium on the date the mortgage rate insurance is purchased to insure that, on the renewal of his mortgage, the new mortgage interest would not exceed the insured rate. If the market mortgage rate at the time of renewal exceeds the insured rate, the insurer would compensate the insured for any additional mortgage payments resulting from an increased mortgage rate.

The attractiveness of the Plan to the insured is simple in concept. An insured homeowner pays his premium and the insurer undertakes to provide protection if the renewal rate exceeds the insured rate. If the renewal rate is below the insured rate, then no claim will be made by the insured.

Traditional insurance plans operate on a "sharing of risk" basis. A large number of individuals pay relatively small premiums to reduce a certain risk. This theory is not applicable to the insurance of mortgage rates since there exists the possibility that each and every policyholder may make a claim against the insurer. This possibility becomes very real if all policyholders decide to insure when market mortgage rates are low, and subsequently all make claims when mortgage rates rise. In order to lessen this exposure, mortgage rate insurance must therefore depart from traditional insurance insofar as the pooling of risk is concerned.

The underlying strategy of the MRI Plan is to deal separately with the risk associated with each individual policy. This is done by: (i) regularly estimating the size of the eventual policy claim; and (ii) funding the differences between the frequent estimates of the eventual claims.

The insurer's major risk with this type of insurance is to estimate the eventual size of the claim at the time the policy is written and to develop a mechanism for funding any reserve shortfalls as new information updates original claim estimates. For example, at the time the insurance is written, the insurer's estimate of the eventual renewal rate would at best be approximate. At other times, such as one day before the renewal date, the insurer's estimate of the renewal rate will likely be very close to the actual renewal rate and therefore his claim estimate will closely approximate the actual amount of the claim.

The Plan uses a probability distribution of possible interest rates at the renewal date to determine at the time the insurance is written an initial estimate of the homeowner's eventual claim. The following example illustrates the formulation of the expected value of the claim to insure a mortgage rate of 15% with a 0% deductible.

| MORTGAGE INTEREST RATE | INTEREST RATE PROBABILITY | MORTGAGE CLAIM | EXPECTED CLAIM |
|---|---|---|---|
| Under 15% | 0% | $ 0 | $ 0.00 |
| 15% | 10% | 0 | 0.00 |
| 16% | 20% | 100 | 20.00 |
| 17% | 35% | 210 | 73.50 |
| 18% | 20% | 330 | 66.00 |
| 19% | 10% | 460 | 46.00 |
| 20% | 5% | 500 | 25.00 |
| Over 20% | 0% | 0 | 0.00 |
| Expected value of the claim | | | $230.50 |

The expected value of the claim of $230.50 forms the basis for the initial policy premium. This amount is discounted according to the time remaining to the renewal date and the interest rate at which the funds can be invested. The resulting present value of the claim is the initial (and only) premium to be charged the policyholder. This premium calculation is repeated separately for each policyholder. The premium amount, like the claim, is unique to each policyholder.

The Plan "adjusts" original claim estimates by providing a method to allow the insurer to make up any shortfall in the reserve for each policy. This method computes the expected value of the claim for each policy on a regular basis . The changes in the expected value of the claim resulting from underlying changes in mortgage rates are, in essence, the interest rate risks associated with each policy after it is written ("the residual interest rate risk"). The insurer, aided with this measure of the residual interest rate risk, can use capital markets to effectively eliminate this exposure. This is done by taking short futures positions in available financial instruments to offset increased mortgage claims resulting from upward revisions in the expected claim values.

The measure of the residual interest rate risk associated with the insurance at any point in time is referred to as the options hedge ratio (the "OHR"). The OHR takes into account that a premium has been paid and that the premiums and profits (losses) from short positions can be invested (funded). The OHR is designed to protect the insurer against the mortgage rate rising above the insured rate at renewal. If interest rates fall below the insured rate, the OHR is structured so as to ensure that the insurer will not lose in the short position more than his previous gains in the market plus the premium and the investment income thereon. The OHR is regularly calculated on an individual policy basis but the insurer's exposure is aggregated for all policies and the net aggregate exposure is used to take positions in the capital market.

The only capital market in which short futures positions could have been taken during the test period was the financial futures market. There is an additional risk to the insurer in this market which is not taken into account by either the premium or the options hedge ratio. This risk is external to the insurance and involves finding an instrument on the financial futures market which can be used to offset dollar changes in the value of the claim. The measure of interest rate sensitivity between the changes in the claim value and the financial futures instrument is known as the futures hedge ratio (the "FHR") which is more fully described in Appendix 1.

(C) The MRI Plan Transactions

The MRI Plan involves three parties on an individual policy basis: the insured, or the mortgage lender and the insurer. The sequence of transactions involved in the operation of the Plan is given in the example below.

Suppose that on January 1, 1976, a homeowner assumed a $50,000 five-year term mortgage with monthly payments of $750 which were based on a 15% rate of interest and a twenty-five year amortization period. The homeowner would have preferred a ten-year mortgage term because of fears of rising mortgage interest rates; however, no such mortgages were available. He therefore decided to buy mortgage rate insurance in order to set his maximum monthly payments during the entire ten-year period. The insurance contract stipulated: the amount to be insured ($50,000); the time remaining to expiry of current mortgage term (five years); the insurance period (January 1, 1981 to December 31, 1985); the insured rate (15%, no deductible) and an insurance premium of 5% of the mortgage balance ($2,500). The mortgage rate on renewal is assumed to be 18% with monthly payments based thereon of $900. Given these assumptions, the transactions shown on the following page would occur.

Mortgage rate insurance would not protect the policyholder for the higher principal balance of the mortgage at the end of the renewal term - December 31, 1985. Since the homeowner renews his mortgage on January 1, 1981 at 18% rather than 15%, he will be making monthly payments to the mortgage lender based on the higher rate. He will however, receive from the insurer the difference between the monthly payments at the two rates. Since the monthly mortgage payments are blended as to principal and interest, the principal component of the monthly payments decreases as the mortgage interest rate

increases. Therefore, the monthly payments from the insurer to the insured of $150 ($900 - $750) would not fully offset the effect of the higher interest rate. This means that the homeowner would renew his mortgage on January 1, 1986 with a higher outstanding principal balance than if he had had a 15% mortgage rate from the lender commencing on January 1, 1981.

## SAMPLE MRI PLAN TRANSACTIONS

| DATE | Borrower/Insured | Lender | Insurer |
|---|---|---|---|
| Jan. 1, 1976 | Assumes a $50,000 5-year term mortgage @ 15% amortized over 25 years. | Provides a $50,000 5-year term mortgage with monthly payments based on a 25 year repayment period @ 15%. | - |
| | Computes a premium of $2,500 (5% of $50,000) and borrows an equivalent amount @ 15% amortized over the 5-year mortgage term | Provides a $2,500 loan with monthly payments based on a 5-year repayment period @ 15%. | - |
| | Pays a $2,500 insurance premium to the insurer. | - | Receives $2,500 from the insured and invests it for a 5-year term, and takes short futures positions as determined by the Plan. |
| Jan 1, 1976-Dec 31, 1980 | Makes monthly mortgage payments of $750 to lender plus $50 monthly payments for the insurance premium. | Receives the monthly payments totalling $800 from borrower. | Adjusts the number of short futures positions as determined by the Plan. |
| Jan 1, 1981 | Renews mortgage - new principal of $49,500 mortgage @ 18% amortized over 20 years. | Provides a $49,500 5-year term mortgage @ 18% . | Closes out short futures position pertaining to the insured mortgage. |
| Jan 1, 1981-Dec 31, 1985 | Makes monthly mortgage payments of $900 to lender. | Receives monthly payments from borrower. | - |
| | Receives a monthly payment from the insurer of $150 to reduce the $900 monthly mortgage payment to $750. | - | Payments of $150 per month to the insured. |

## SECTION III

## THE MRI PLAN SIMULATION

### (A) The Considerations in Developing the Prototype

Our mandate was to develop a prototype that could be used to test the MRI Plan as if it had been in operation during the period 1976 - 1982 (the "test period"). The simulation was to determine the extent to which the amount held in reserve for a particular policy matched the eventual claim, if any, against the policy.

The major objective in structuring the simulation was to realistically evaluate the MRI Plan under the conditions which it might have operated had it been implemented during the test period. Data and assumptions used in the simulation included:

- actual mortgage interest rates and amounts (or reasonable approximations when required)
- actual financial futures prices and exchange rates
- conservative investment strategies
- relatively stable hedge ratios.

### (B) The Data Base

The CMHC provided us with the mortgage data. These mortgage amounts were given by month and pertained to new and existing NHA approved residential mortgages for all single and multiple dwelling units in the test period. CMHC also provided the monthly distribution percentages required to apportion the mortgage values into one, three and five year terms. CMHC further provided information as to weekly mortgage rates for these varying terms. These rates were averaged across various lending institutions by CMHC. Using this information, we constructed a scenario for each policy including: the mortgage commencement date; the starting mortgage interest rate; the beginning and ending mortgage balance; and the term of the mortgage.

The actual financial futures prices were obtained from Arthur Andersen & Co.'s library of financial futures information - the original source of which was a major brokerage house's data base. The premium and OHR's were obtained from the Research Team. The data was then organized according to term, deductible and time remaining to expiry. The FHR's were estimated by Arthur Andersen & Co. - the development of these estimates is described in Appendix 1 - Hedging Strategies with Financial Futures.

(C) The Simulation Model

We undertook the simulation using an on-line computer system. A series of computer programs were developed to accomodate the volume of data, the length of the test period and the extensive analyses required at the 0%, 1%, 1.5%, 2% and 4% deductibles for mortgages with one, three and five year terms. Charts of the Simulation Model are included in this section - see Charts I & II.

Weekly data of mortgage amounts, financial futures prices, options and futures hedge ratios and premiums are the inputs into the model. This data is then processed to determine the respective reserves and actual claims for each policy (a policy is equivalent to one week's mortgage amounts). The policy claims are determined by computing the differences, if any, that the insured would have to pay as a result of an increase in mortgage rates. The policy reserve is the aggregate of insurance premiums, the financial futures profits (or losses) and any investment income (or funding costs).

These variables are monitored and updated weekly as mortgage rates, financial futures prices and the options hedge ratios change. In this way, it is possible to obtain practical results as to the performance of each policy under real market conditions.

(D) The Investment Strategy

We have assumed that the mortgage insurance premium is invested for the term of the mortgage at two percentage points below the market mortgage rate at the time the insurance is sold. For example, if the prevailing mortgage rate is 15% for a five year term mortgage at the time the insurance is sold, the premium would be invested for five years at 13%. The financial futures profits (losses) would then be invested (funded) for the remaining term of the policy at two points below the existing mortgage rate at the time the profits (losses) are made (incurred).

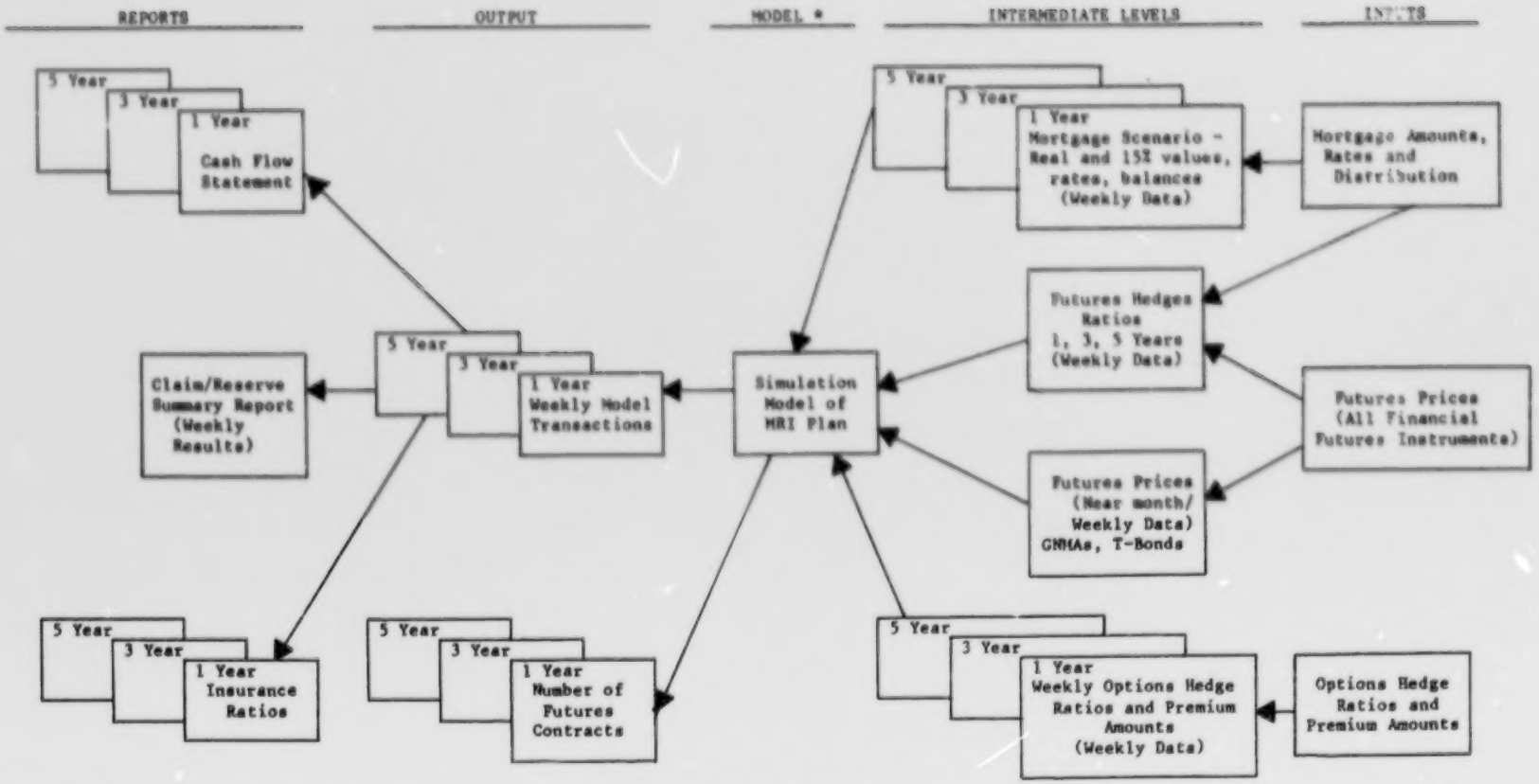
(E) The Futures Hedge Ratio

The Futures Hedge Ratio ("FHR") performs a separate and distinct function from the OHR and is calculated independently of it. The function of the FHR is to design a hedge whereby the insurer's gains (losses) made (incurred) as a result of underwriting the insurance are offset in the financial futures market. However, in order to design the hedge, the insurer must: (i) define what is being hedged and hence determine his cash side exposure; and (ii) find a financial futures instrument which will offset his cash side exposure. The FHR is more fully described in Appendix 1 - Hedging Strategies with Financial Futures.

MORTGAGE RATE INSURANCE

THE OVERVIEW OF THE SIMULATION MODEL

CHART I

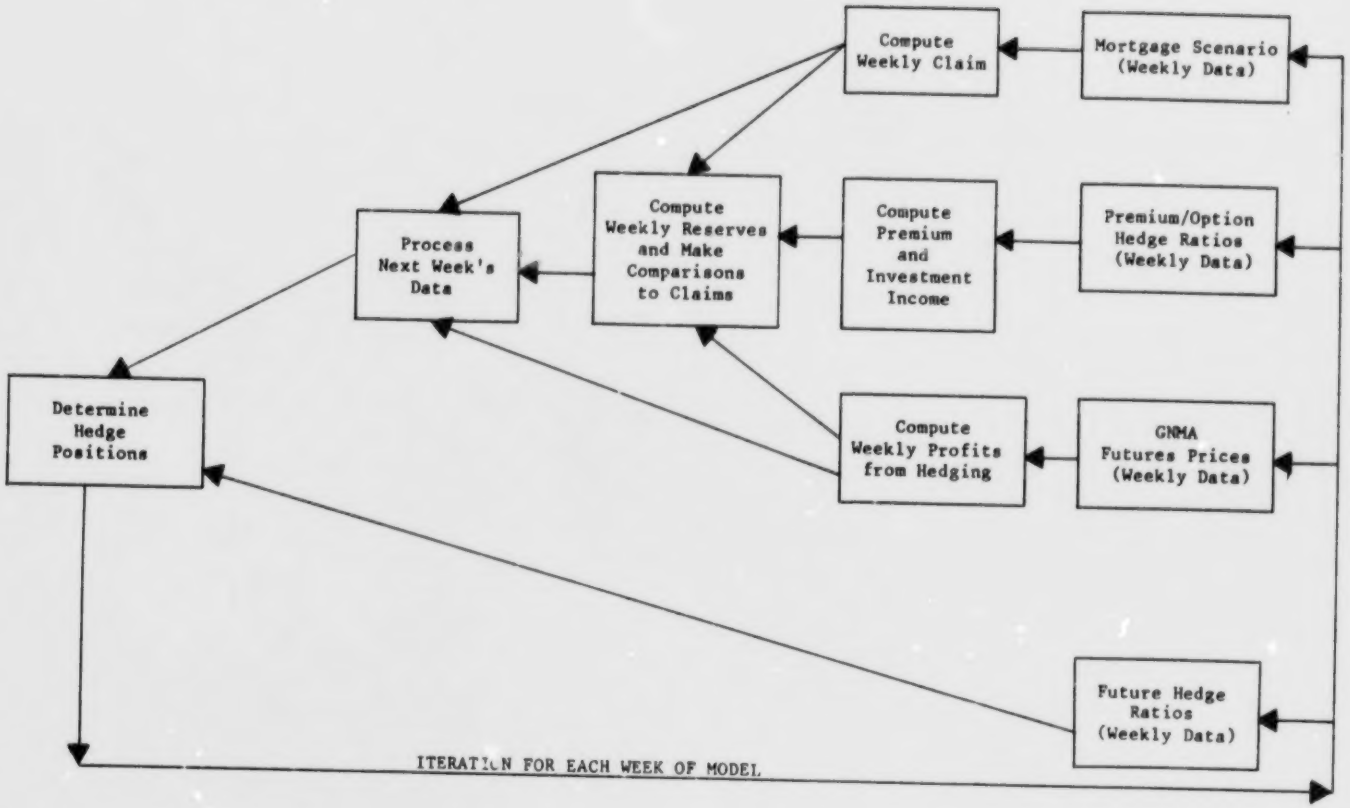



* Refer to Chart II - The Simulated Model in More Detail

MORTGAGE RATE INSURANCE

THE SIMULATION MODEL IN MORE DETAIL

CHART II



## SECTION IV

## THE RESULTS OF THE MRI SIMULATION

The simulation results were based on approximately $10.1 billion of mortgages for which there were claims that would come due during the test period. The mortgages included in our portfolio were only those NHA residential mortgages, for new and existing single and multiple units, issued during the test period. Each policyholder was permitted one renewal after which time the particular policy was omitted from the portfolio. The insured mortgages represented approximately 283,000 homeowners. The distribution of the insured mortgages and homeowners over the mortgage terms is stated in Table IV-1 below.

### TABLE IV-1

### INSURED MORTGAGES IN SIMULATION

| Mortgage Term | Amount ($ Millions) | Number of Homeowners |
|---|---|---|
| 1 year | $ 2,819 | 79,000 |
| 3 year | 2,363 | 66,000 |
| 5 year | 4,913 | 138,000 |
| | $10,095 | 283,000 |

### (A) The Self-Financing Nature of the Plan

The Plan was generally self-financing during the test period across varying mortgage terms and deductibles in that the reserves accumulated by the Plan were generally sufficient to pay the policy claims on a timely basis.

Table IV-4 summarizes these results for the $10.1 billion of mortgages over the one, three and five year terms across all deductibles. The Reserve/Claim Ratio described therein demonstrates the degree to which the Plan was self-financing during the test period.

The Reserve/Claim ratio is the ratio of total policy reserves to total policy claims. The total reserve amount includes only those reserves accumulated during the test period which pertained to claims, if any, made during that period. Our results were reported in this manner to eliminate the possibility of overstating the cumulative reserve by excluding from the total reserve any premiums, futures profits or losses and investment income thereon pertaining to claims that would come due after the end of the test period. A Reserve/Claim Ratio of 1.0 or more indicates the Plan was self-financing at the conclusion of the test period. Exhibits 1-4 and Exhibits 14-29 and Charts 1-8 indicate the degree of self-financing throughout the test period.

At the 0% deductible across all terms, the Plan produced reserves wellin excess of claims. We examined in detail several factors at this deductible, including the effect of pooling and premiums. We concluded that a major part of this excess was attributable to overhedging due to inaccuraries in the options hedge ratio which resulted from calculating the ratio on a weekly rather than on a continuing daily basis (see Appendix II - Reserve Claim Imbalances). We carried out investigations on specific policies to determine whether or not the overhedging was also occuring when interest rates were falling.

We were able to test seventy-eight (78) one year term and twenty-two (22) three year term policies during periods of falling interest rates (including one prolonged period) where the market mortgage rates were below the respective insured rates. The results for the one year term policies demonstrated that losses were incurred in the capital markets for each policy as expected but such losses did not exceed the funds held on reserve for the respective policy. This result supports the aspect of the Plan which limits the insurer's losses on the capital markets to the amount of the reserve for the respective policy. A similar conclusion was also drawn from an analysis of the results for the three year term policies.

The simulation also demonstrated that at the 4% deductible level for the three and five year terms, claims exceeded the reserves by a significant amount. It is likely that the deficiency in the reserve amounts was caused by a combination of low premiums and mortgage interest rate fluctuations around the insured rate. The low premiums may stem from inaccurate estimates of the claim resulting from limited time available to properly measure the distribution of possible renewal rates at the 4% deductible. The proper measure of distributions was made for the 0% deductible and this distribution was applied against other deductibles.

In periods of rising or falling mortgage rates where the market rate passes through the insured rate and fluctuates around this insured rate for any length of time, there is a risk that unanticipated losses could be incurred by the insurer in the capital markets as a result of having to frequently adjust his position in the capital markets (the "Whip-Saw Effect").

We tested the "Whip-Saw Effect" at the 4% deductible by monitoring the additional commission costs which would have been generated as a result of this effect. The results illustrated in Table IV-2 and Exhibits 13 and 30 demonstrate this "Whip-Saw Effect".

TABLE IV-2

"WHIP-SAW EFFECT"

FIVE YEAR TERM

| | Deductible | |
|---|---|---|
| | 0% | 4% |
| Cumulative Futures Profit | $840 million | $545 million |
| Cumulative Commissions (No Rollover) | $0.525 million | $1.133 million |
| % Commissions/Futures Profits | .062% | .208% |

Table IV-3 indicates that there was a three fold increase in trading activity at the 4% deductible relative to the 0% deductible which would suggest the "Whip-Saw Effect". We found that excessive trading activity took place during a week in the test period when the market mortgage rates for many mortgages held in the portfolio were approximately four (4) percentage points above the insured rates, as illustrated on Exhibit 35.

(B) The Premium/Claim Ratio

The Premium/Claim Ratio is the initial premium divided by the actual claim. This ratio indicates the amount of the claim that is paid by the homeowner. The trend indicated on Table IV-4 demonstrates that the value of the insurance to the homeowner increased as the deductible increased. This suggests that the premium may be increasingly understated as the deductible increases. This supports our views expressed above under "Self Financing Nature of Plan" with respect to low premiums.

(C) The Insurance Plan Premiums

The average insurance premium rate is expressed as a percentage of the initial insured mortgage balance (see Table IV-4). For example, an insured mortgage of $35,500 with a one year term and a 0% deductible would have a premium rate of 1.6%. The insurance premium itself would be $568 ($35,500 x 1.6%) for one year of mortgage rate protection. The annual premium rates for the three and five year term policies are computed from Table IV-4 by dividing the premium rate by the term.

We tested the overall fairness of the premium and determined that the insurance was reasonably priced. We compared the effective two year rate provided by a one year term mortgage plus one year insurance with the rate for two year term mortgages on the same dates. This comparison is illustrated in Chart 9. The effective two year rate is generally between the high and low ranges of the two year term rate. The effective two year rate is more comparable to a two year open mortgage but consistent data for such rates or any data for six or ten year term rates was available.

Two year rates were not quoted prior to May 1981. This unfortunately prevented any testing of the fairness of the premium in a period when the yield curve was inverted for a prolonged period. The premium for one year term mortgages should be affected by the rates for other terms. For example, one year term insurance would be less likely to be purchased when two year term rates are currently lower. In other words, the premium should decrease as the yield curve flattens or becomes inverted. Charts 10-12 illustrate the yield curve for one, three and five year term mortgages. The yield curve is inverted between the one and three year rates during the last quarter of 1978 through the first quarter of 1980. Chart 13, Mortgage Rates and Premium Percentages Chart (Chart 13) for one year term suggests that the one year term premiums are a function of one year term mortgage rates and are apparently unaffected by other term rates. This area might require further consideration.

(D) The Hedge Exposure

We analyzed the hedge exposure to the insurer of assuming all the mortgages which were simulated for the test period, and evaluated this exposure in the context of the existing financial futures markets and the liquidity therein.

The liquidity in these markets is measured by the total number of futures contracts traded during a given time period and the number of open interest contracts at a given time which have not yet been offset by opposite futures transaction or fulfilled by delivery. The size of the open interest contracts is important in ensuring that open positions can be closed out without seriously affecting market prices or of being unable to close out the futures contracts and having to take delivery.

In comparing the Canadian and U.S. futures markets in terms of their relative liquidity, it is evident that the U.S. activity far exceeds that in Canada. For example, the open interest contracts on February 7, 1983 for the U.S. GNMAs and U.S. T-Bonds traded on the Chicago Board of Trade and the T-Bonds traded on the Toronto and Montreal Stock Exchanges were 35,694, 174,941 and 2,596 respectively.

Some conclusions can be drawn from the above open interest positions. Firstly, the Canadian futures exchanges cannot presently support large futures positions of the magnitude that the MRI Plan may require. Secondly, a Canadian insurer will have to take futures positions on U.S. futures exchanges. Thirdly, the U.S. and Canadian futures markets may not be sufficiently liquid to absorb the interest rate risk associated with a large portfolio of insured mortgages.

Table IV-4 summarizes the simulation findings with respect to hedging activity over the test period. This activity is expressed as the percentage of insured mortgages which would have been insured. For example, the five year term and 0% deductible average hedge rate of 24.26% means that for every average insured mortgage of $35,500 an average of $8,600 ($35,500 x 24.26%) would have been hedged. This would therefore require .086 futures contracts per average mortgage.

The maximum number of contracts reached at any point in time during the test period for one, three and five year term insured mortgages with a 0% deductible is stated in Table IV-3 below.

TABLE IV-3

FUTURES CONTRACTS

| | Mortgage Term | | | |
|---|---|---|---|---|
| | One-Year | Three-Year | Five-Year | |
| Maximum # GNMA contracts (CBT) (if T-Bond contracts not used) | 1,231 | 7,263 | 46,488 | (1) |
| Maximum # T-Bond contracts (CBT) (if GNMA contracts not used) | 1,022 | 6,049 | 38,724 | (1) |

(1) There were 117,431 and 271,507 open interest GNMAs and T-Bond contracts respectively on the day the maximum number of contracts was reached.

The 46,488 futures contracts were based on an insured mortgage portfolio of approximately $17 billion which represents over 479,000 homeowners. These numbers are illustrated on Charts 14-16. These latter numbers differ from those reported in our test results ($4.9 billion and 138,000 respectively) because all claims on mortgages insured during the test period were not made by the end of the test period.

It is not likely that the North American futures markets would have allowed 46,488 contracts to be held by one market participant and, nevertheless, this huge open position would have exposed the insurer to significant risk. Therefore, limits must by necessity be placed on the offering of the Plan to Canadian homeowners and any implementation of the Plan should therefore be phased-in gradually.

TABLE IV - 4

MORTGAGE RATE INSURANCE

SUMMARY INFORMATION

| | 1-Year (Based on 282 claims) | | | | | 3-Year (Based on 178 claims) | | | | | 5-Year (Based on 74 claims) | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Deductible: | 0% | 1% | 1.5% | 2% | 4% | 0% | 1% | 1.5% | 2% | 4% | 0% | 1% | 1.5% | 2% | 4% |
| (A) Reserve/Claim Ratio | 1.695 | 1.864 | 1.945 | 2.007 | 1.150 | 1.485 | 1.484 | 1.468 | 1.427 | .752 | 1.082 | 1.031 | .988 | .932 | .602 |
| (B) Premium/Claim Ratio | 1.008 | .974 | .937 | .885 | .460 | .407 | .330 | .289 | .249 | .116 | .306 | .269 | .251 | .235 | .182 |
| (C) Premium Rate | | | | | | | | | | | | | | | |
| Average | 1.6% | 1.0% | 0.7% | 0.5% | 0.1% | 3.9% | 2.6% | 2.1% | 1.6% | 0.4% | 6.2% | 4.7% | 4.1% | 3.6% | 1.8% |
| High | 2.2% | 1.5% | 1.3% | 1.0% | 0.4% | 4.3% | 3.2% | 2.7% | 2.3% | 1.0% | 6.6% | 5.3% | 4.7% | 4.2% | 2.4% |
| Low | 1.3% | 0.8% | 0.5% | 0.3% | 0.0% | 3.7% | 2.4% | 1.8% | 1.2% | 0.2% | 5.7% | 4.4% | 3.7% | 3.1% | 1.4% |
| (D) Hedge Rate | | | | | | | | | | | | | | | |
| Average | 12.87% | 11.16% | 9.78% | 8.09% | 2.17% | 23.85% | 20.96% | 19.04% | 16.86% | 8.06% | 24.26% | 21.58% | 19.98% | 18.25% | 11.08% |
| High | 14.49% | 13.06% | 11.30% | 8.78% | 4.73% | 30.25% | 27.15% | 24.25% | 20.47% | 10.76% | 32.61% | 28.87% | 26.29% | 23.31% | 12.78% |
| Low | 9.51% | 8.34% | 7.73% | 7.11% | 0.64% | 13.80% | 12.78% | 12.27% | 11.64% | 4.76% | 12.10% | 11.20% | 10.75% | 10.30% | 8.51% |

## APPENDIX I

## HEDGING STRATEGIES WITH FINANCIAL FUTURES

### (A) Definition of the Hedge

The first step in designing a hedge is to clearly identify what is to be hedged. The Mortgage Rates chart (Chart 17) illustrates that the patterns for interest rates for one, three and five year term mortgages follow similar trends. If hedges were to be designed for mortgages with varying terms, and only mortgage rates were considered the conclusion might be that the hedges could be identically constructed. However, this conclusion would cause the insurer to be inappropriately hedged, especially with respect to the five year term mortgage. The impact of an increase in the mortgage interest rate on the total monthly mortgage payments would be about five times greater for the five year term than for the one year term.

The insurer under the Plan is therefore not insuring the mortgage rate itself but rather the mortgage payments. The insurer's real (or "cash side") exposure is the potential policyholder's claim at a particular point in time.

### (B) Relationship of the Claim Index to Hedge

The determination of the insurer's cash side exposure presented a problem in the simulation since each mortgage had its own characteristics as to amount and rate. Therefore the changes to the monthly payments on actual mortgages used in the simulation were translated into a common measure (the "claim index") - a $1 million mortgage with an insured rate of 15% and either one, three or five year terms.

The Claim Index Values chart (Chart 18) shows the impact on the claim index of the mortgage rate changes illustrated on Mortgage Rates chart for the respective mortgages terms. The general pattern of the claim index for each mortgage term is dissimilar. This means that each mortgage term must be examined independently when designing the hedge. For example, the blue line on the Claim Index Values chart represents the impact of actual interest rate changes on a $1 mln, 15% one-year mortgage. Each value on the blue line is calculated by taking the present value of the difference in the twelve monthly payments calculated at 15% and the mortgage rate (on the Mortgage Values chart) discounted at the latter mortgage rate. The blue line is a claim index for a one year term mortgage and represents the claim that a homeowner would make if the mortgage was renewed at any particular point in time. This estimates the impact of mortgage rate changes on the total mortgage payments. It is the change in mortgage payments resulting from changes in mortgage rates which is being hedged. To hedge the claim successfully, every dollar change in the value of the claim index must be offset by an equivalent dollar change in futures positions.

(C) Selection of Hedge Instrument

It is important to find a financial instrument that exhibits a pattern which is consistent with the claim index. Both the T-Bond and GNMA nearby futures contracts traded on the Chicago Board of Trade showed a high degree of correlation with each of the one, three and five year claim indexes. GNMAs began trading in November of 1975 whereas T-Bonds commenced in late 1977 and therefore GNMAs were chosen because of their longer history. The 90-day T-Bill traded on the Chicago Mercantile Exchange showed a lower correlation and was therefore not given further consideration (see Chart 19). This lower correlation is explained by the fact that although the T-Bill is a relatively short-term instrument, the claim index associated with it behaves similar to a long-term instrument. This results from the long amortization period over which the monthly mortgage payments are calculated.

The relationship between the claim index and the financial instrument was measured by correlating the one, three and five year claim index series (expressed in dollars per $1,000,000 of mortgages) with the GNMA profit series (expressed in $100,000 GNMA futures contract and using actual GNMA prices multiplied by $31.25 - the profit per basis point change in price). The correlations (or coefficients of determination, R2) were found to be 90.09%, 92.88% and 92.60% for the one, three and five claim indices respectively. One can infer therefore that the relationship between the two series was consistent and stable. Moreover, the relative associations (regression coefficients) between the one, three and five year claim indices and the GNMA series were -1.96, -5.21, and -7.30 respectively. To equate the two series (that is, to offset every dollar change in one series with a dollar change in the other series) would require shorting approximately 1/5, 1/2 or 3/4 GNMA contracts per $100,000 of one, three or five year term mortgages respectively.

(D) Foreign Currency Risk Considerations

The Cash Index and Adjusted GNMA Price Chart not adjusted for the regression coefficient (see Chart 20) and Cash Index and Adjusted GNMA Price Chart adjusted for the regression coefficient (see Charts 2-23) illustrate the general relationships between the GNMA futures prices and the claim indices. However, the claim index is expressed in Canadian dollars whereas the GNMA series is expressed in U.S. dollars. We have adjusted for this exchange factor by assuming that GNMA profits (losses) would have been transferred to Canada on the first business day of each week. We divided the cumulative prior week's GNMA profits by the US-Cdn exchange rate and thus derived a GNMA series expressed in Canadian dollars. This series (the "adjusted GNMA Series") incorporates exchange rate fluctuations.

The claim indices were correlated against the adjusted GNMA series. The coefficients of determination were 92.23%, 94.59% and 93.97% for the one, three and five year claim indices respectively. The regression coefficients were -1.62, -4.26 and -5.99 respectively. In all cases, the number of GNMA futures contracts required to make each series equivalent were fewer when the exchange rate factor was considered. This is because the Canadian dollar weakened vis-a-vis the U.S dollar during the test period. The coefficients of correlation, F-values and t-values were always higher for the adjusted GNMA series than for the basic GNMA series and therefore the inclusion of the exchange rate factor helped to smooth interest rate differentials between Canada and the U.S. The method of incorporating Canadian/U.S. currency risk into the interest rate hedge is a viable strategy to hedge the insurer's currency risk.

## APPENDIX II

## RESERVE CLAIM IMBALANCES

Our objective in the simulation was to determine whether or not the policy reserves would be sufficient to pay out insurance claims on a timely basis. This requires that the aggregate reserves at any point in time be sufficient to pay out aggregate claims and that the amount accumulated in each policy reserves must be sufficient to meet the actual claim, if any, for that particular policy.

A Claim/Reserve Comparison (Exhibit 1 below) indicates that at a 0% deductible, there would have been a cumulative excess of reserves over claims of approximately $220 million at the end of the test period (1982). This excess consisted of: cumulative excesses of $30 million for the one year term (Exhibit 2); $109 million for the three year term (Exhibit 3); and $81 million for the five year term (Exhibit 4). Exhibits 5 through Exhibit 7 provide additional information with respect to the components of these excesses and Table 1 below summarizes the information in these exhibits.

### TABLE II-1

### COMPONENTS OF THE RESERVE EXCESS

0% DEDUCTIBLE
($ millions)

| | Mortgage Term | | | |
|---|---|---|---|---|
| | 1 year | 3 year | 5 year | Total |
| Total Premiums (including investment income) | $ 48.8 | $ 115.1 | $ 440.1 | $ 604.0 |
| Total Futures (including investment income and funding costs) | 25.6 | 219.0 | 623.3 | 867.9 |
| Total Policy Reserves | $ 74.4 | $ 334.1 | $1,063.4 | $ 1,471.9 |
| Less Total Policy Claims | (43.9) | (225.1) | (982.5) | (1,251.5) |
| Excess Reserve Balance | $ 30.5 | $ 109.0 | $ 80.9 | $ 220.4 |
| % Excess Reserve/Claim | 69.5% | 48.4% | 8.2% | 17.6% |
| % Premium/Claim | 111.1% | 51.1% | 44.8% | 48.3% |

Table II-1 illustrates that the total excess reserve balance of $220.4 million represents a 17.6% reserve excess over claims and that this reserve ratio becomes greater as the mortgage term is decreased. Table II-1 also indicates that the total premiums accounted for 48.3% of the total claims and this ratio similarly increases as the term is decreased. The relationships would suggest that the policy excess may be due to pooling. The pooling concept is based on the application of excess of premiums over claims for some policies to other policies where the claims exceeded premiums. The MRI Plan should theoretically not be affected by pooling. This is because the Plan is structured on a micro level. To test for this possible bias, we conducted a simulation and omitted from our test data claims which were less than premiums, including the investment earnings on the premiums. In this way, the pooling effect was completely eliminated. This scenario is referred to as "exact adverse selection". Exhibit 5 through Exhibit 7 report the simulation results for pooling. Exhibit 8 through Exhibit 10 report the simulation results for exact adverse selection. Table II-2 summarizes the information found in the exhibits referred to in this paragraph.

TABLE II-2

COMPONENTS OF THE RESERVE EXCESS

WITH EXACT ADVERSE SELECTION

0% DEDUCTIBLE
($ millions)

| | Mortgage Term | | | |
|---|---|---|---|---|
| | 1 year | 3 year | 5 year | Total |
| Total Premiums (including investment income) | $ 20.5 | $ 87.0 | $ 440.1 | $ 547.6 |
| Total Futures Profits (including investment income and funding costs) | 28.3 | 225.1 | 623.3 | 876.7 |
| Total Policy Reserves | $ 48.8 | $ 312.1 | $1,063.4 | $ 1,424.3 |
| Less: Total Policy Claims | (35.0) | (220.8) | (982.5) | (1,238.3) |
| Excess Reserve Balance | $ 13.8 | $ 91.3 | $ 80.9 | $ 186.0 |
| % Excess (Reserve/Claim | 39.4% | 41.3% | 8.2% | 15.0% |
| % Premium/Claim | 58.6% | 39.4% | 44.8% | 44.2% |
| % Pooling Effect | 43.3% | 14.7% | 0.0% | 14.8% |

The pooling effect is the decrease in the excess by eliminating pooling. The results in Table II-2 demonstrate that pooling accounted for 50% of the reserve excess for the one year term mortgages and 14.7% and 0% of the excess for three and five year terms respectively. The total pooling effect was 14.8%. Thus there is an excess reserve amount not accounted for in the pooling effect (the "additional reserve excess").

The additional reserve excess was not caused by the inadvertent inclusion in our total reserve balances of the premiums and futures for which claims were not yet made. This potential bias was eliminated by excluding the reserve balances until such times as the respective mortgage is renewed and a claim, if any, is made. In Exhibit 1, reserves and claims are compared and reported on the date of claim. Exhibit 11 through Exhibit 13 report reserves on a cash flow basis, including reserves held for claims not yet made.

There are two other factors which may be involved in the creation of the excess:

- excessively high premiums; and
- incorrect hedge ratios.

Premiums

Since the policy premium is a function of, and is based upon an estimate of the actual claim, it is difficult to state unequivocally that the claim estimate was in fact accurate. We have examined claim estimates with one week remaining to expiry and have found that these estimates closely approximate the actual claims made one week hence. If claim estimates were consistently and significantly in excess of the actual claims, it may be concluded that the initial premiums were excessively high. We did not find this in our simulation.

Hedge Ratio

The relative importance of the premium and financial futures components of the reserve is illustrated in Charts 4-8. These charts illustrate that the MRI Plan relied largely on the short future positions (that is, on the futures profits) to provide the reserves to fund the claims. The test period was generally characterized by rising mortgage rates. Since a short futures position provides profits during periods of rising interest rates, it is possible that too many profits were realized. This would result from being overhedged (that is, by having too many futures contracts) and would generate large excess reserve balances.

Charts 4-8 illustrate comparisons of weekly reserves and claims. In almost all cases, the weekly reserves exceed the claims. An analysis of the ranges of the excess of reserves over claims is provided in Table II-3 and indicates that the claim position is consistently overhedged.

Most of the pooling is evident in the one year term and occurred mainly in 1977 when market mortgage rates decreased below the insured rates. This would indicate that the options hedge ratio was not optimal in generating sufficient losses in a period of falling rates to cause the reserve to have a net zero balance. Thus, there exists the possibility that the options hedge ratio method of adjusting futures contracts is more efficient than is required.

TABLE II-3

ANALYSIS OF RESERVE EXCESS BY POLICY
0% Deductible

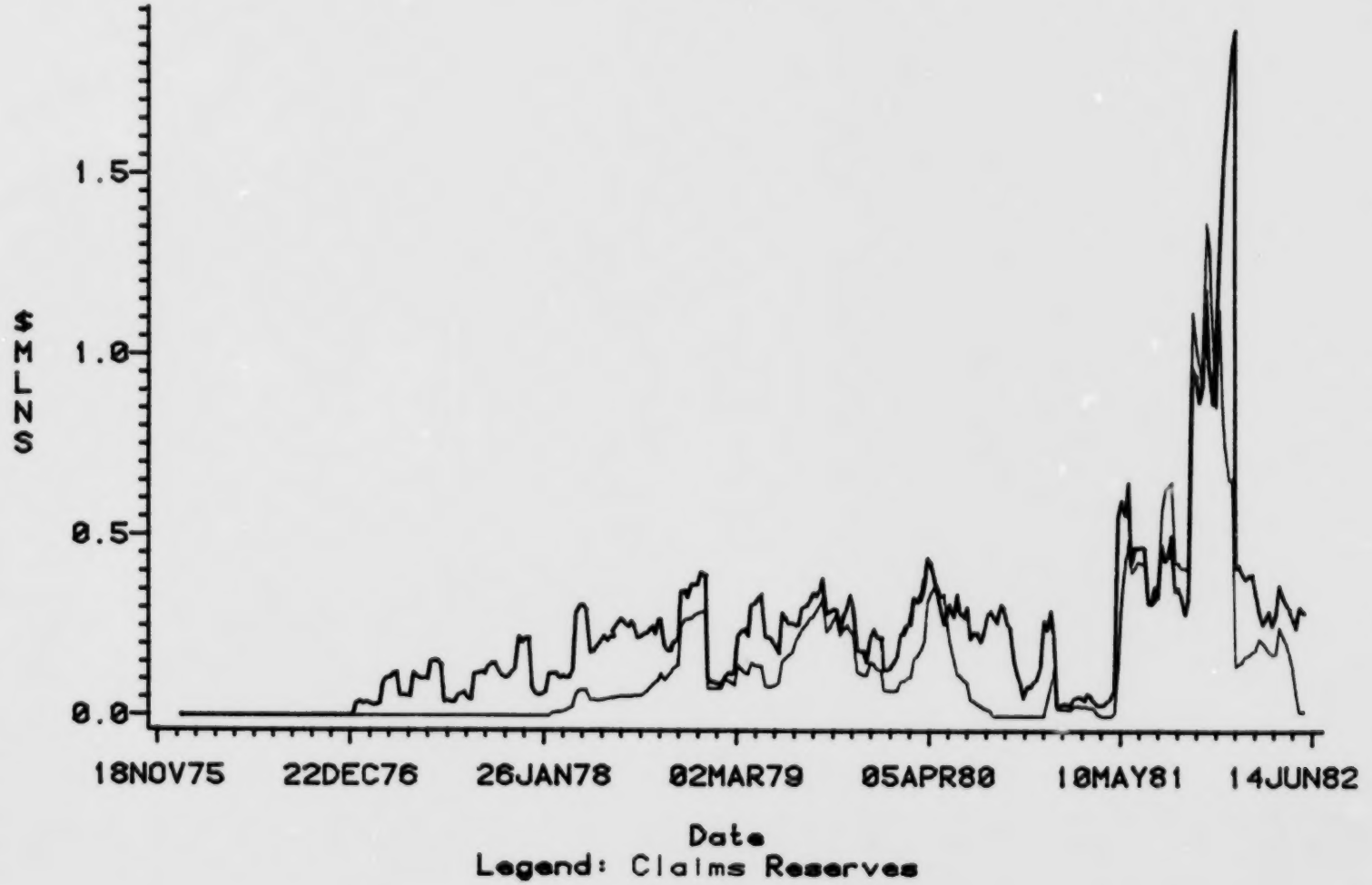
| Range of Reserve-Claim/Claim | Number of Weekly Claim Observations | | |
|---|---|---|---|
| | 1-Year | 3-Year | 5-Year |
| -.50 to -.25 | 3 | 0 | 0 |
| -.25 to 0.00 | 17 | 5 | 27 |
| 0.00 to 0.25 | 38 | 43 | 26 |
| 0.25 to 0.50 | 22 | 27 | 2 |
| 0.50 to 0.75 | 26 | 25 | 10 |
| 0.75 to 1.00 | 20 | 18 | 9 |
| 1.00 to 1.25 | 9 | 16 | 0 |
| 1.25 to 1.50 | 10 | 2 | 0 |
| 1.50 to 1.75 | 6 | 2 | 0 |
| 1.75 to 2.00 | 8 | 3 | 0 |
| 2.00 to 2.25 | 1 | 1 | 0 |
| 2.25 to 2.50 | 3 | 0 | 0 |
| 2.50 to 2.75 | 1 | 0 | 0 |
| 2.75 to 3.00 | 4 | 1 | 0 |
| 3.00 to 3.25 | 2 | 1 | 0 |
| 3.25 to 3.50 | 6 | 1 | 0 |
| 3.50 to 3.75 | 8 | 0 | 0 |
| 3.75 to 4.00 | 4 | 0 | 0 |
| over 4.00 | 16 | 11 | 0 |
| no claims | 78 | 22 | 0 |
| Total Number of Observations | 282 | 178 | 74 |
| % Reserve Exceeds Claim | 92.9% | 97.2% | 63.5% |

There is one important relationship illustrated by the simulation results in those cases where the reserves exceed the claim and there is a claim. The mode of the excess reserve (that is, the most frequent observation ) was in the 0% to 25% range for all terms. At a minimum, these findings suggest that in many policies the hedging strategy is well within the limits of theoretical expectations. Thus, because the mode was within reasonable limits, the additional excess reserves resulted from overhedging in selected policy cases. This would appear to suggest that the estimates for the options hedge ratio were generally correctly computed but there were incorrect measurements in selected cases which we regard as resulting from weekly rather than daily estimates of the options hedge ratio.

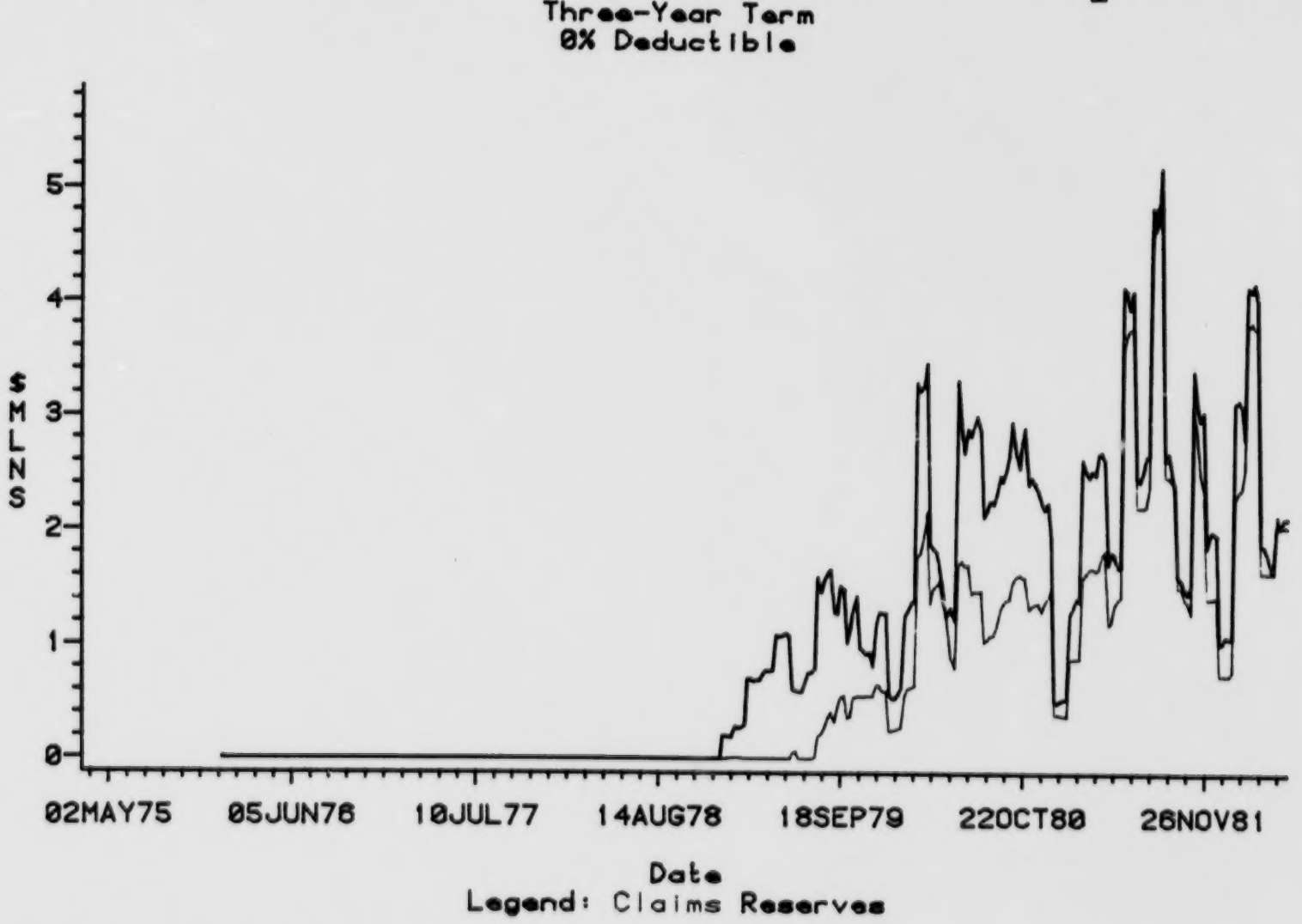
# CHARTS 1-3

# Weekly Reserve and Claim Comparison

One-Year Term
0% Deductible

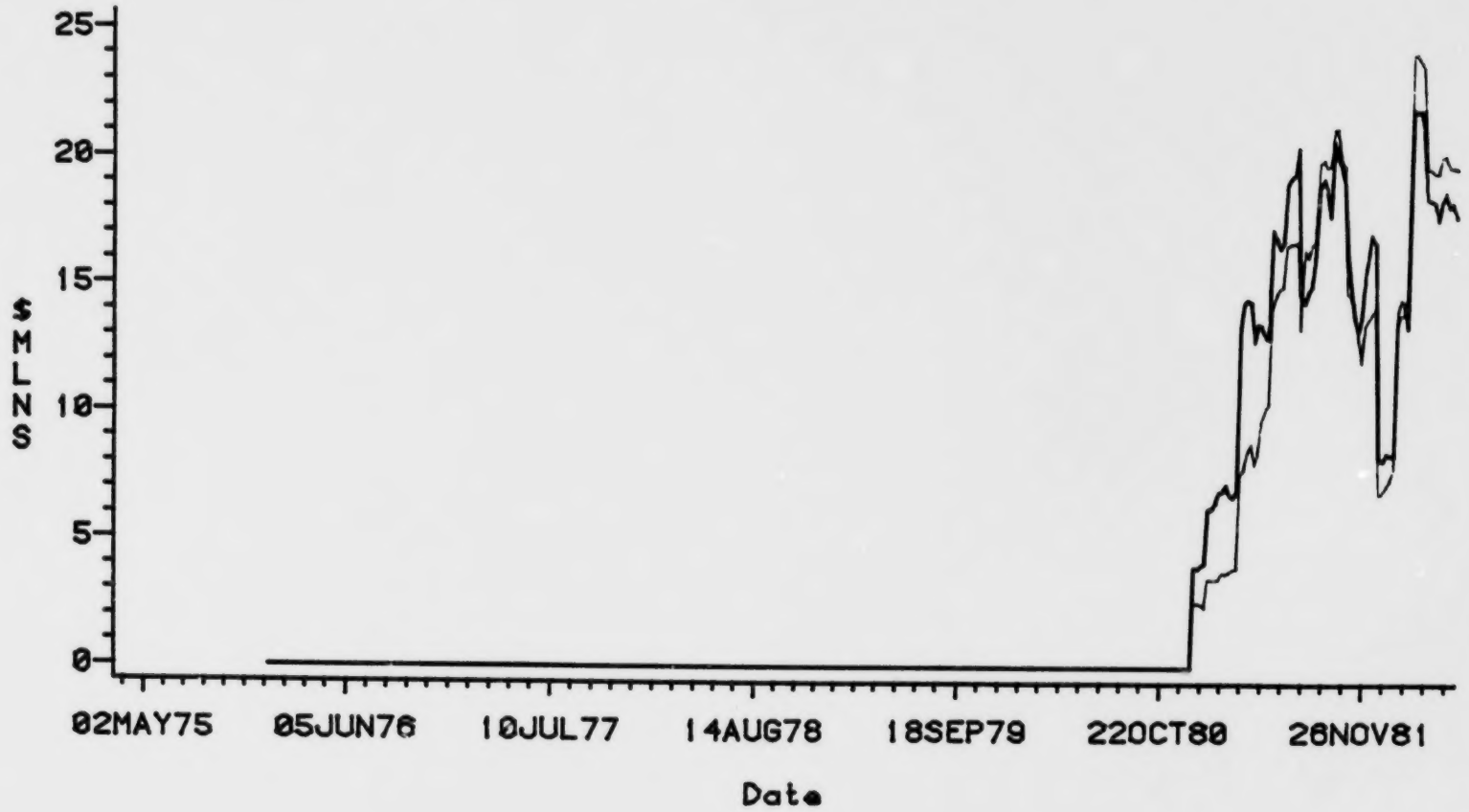


# Weekly Reserve and Claim Comparison



# Weekly Reserve and Claim Comparison

Five-Year Term
0% Deductible

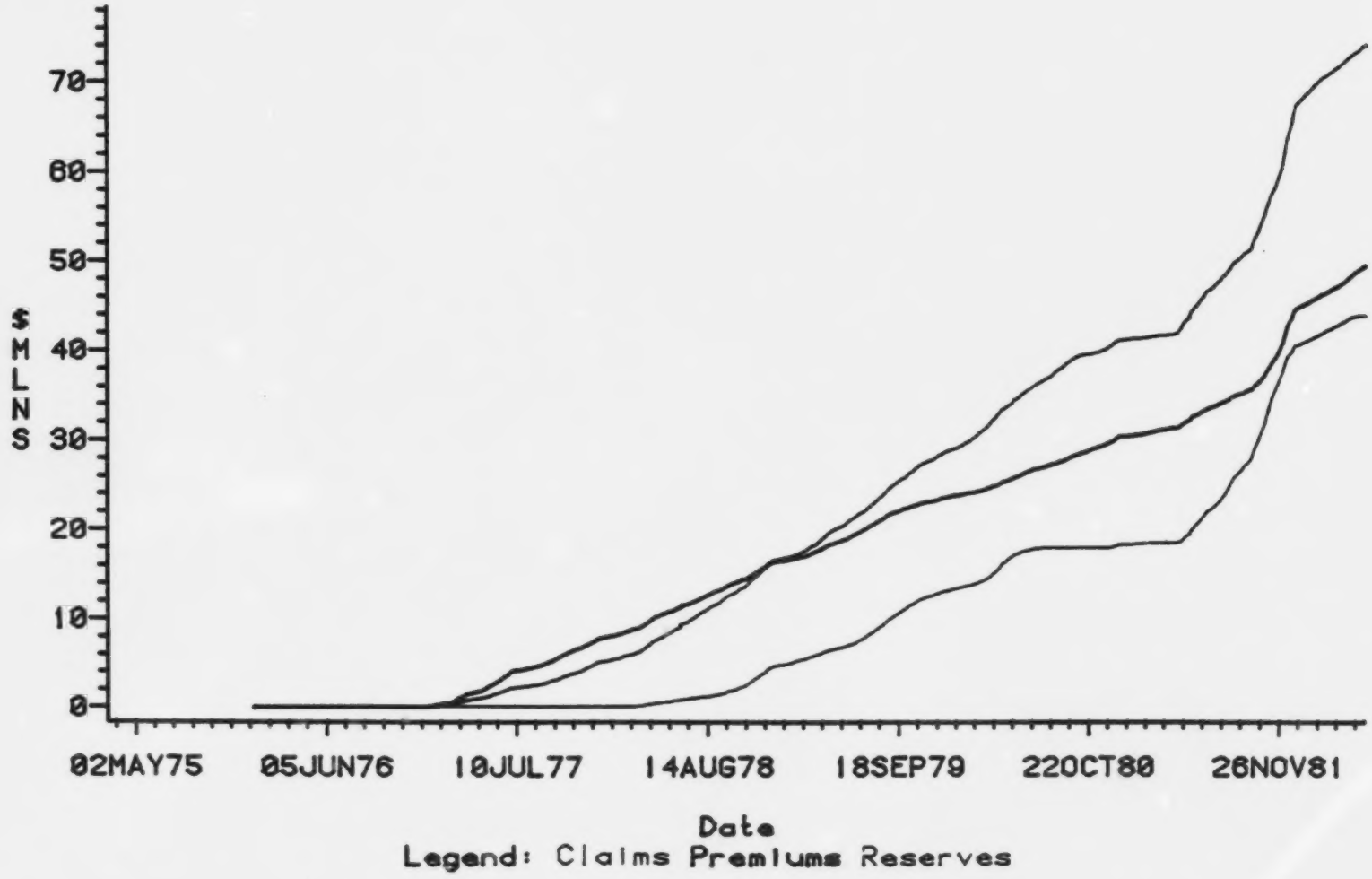



Legend: Claims Reserves

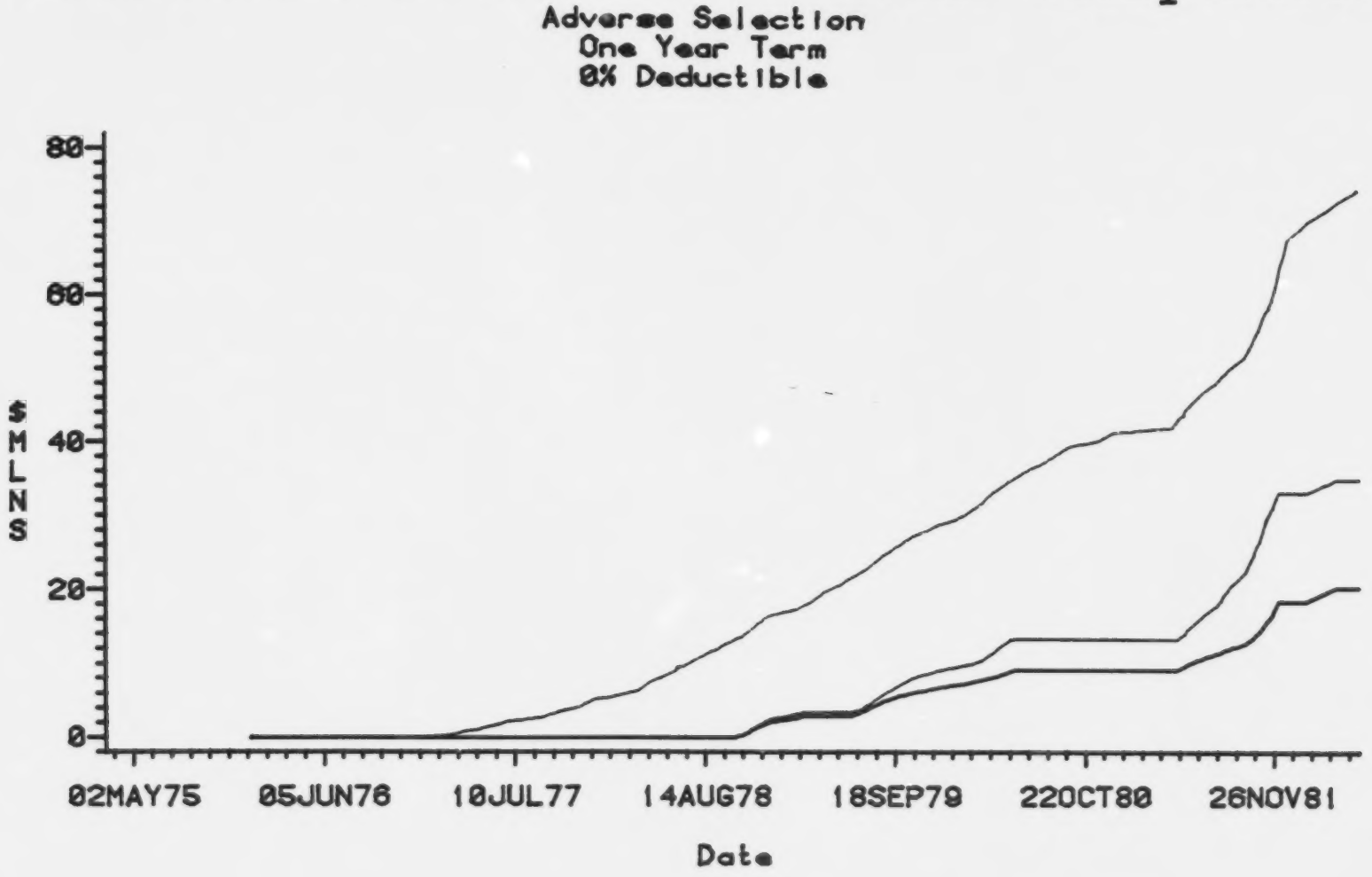
# CHARTS 4-8

# Cumulative Reserve and Claim Comparison

One-Year Term
0% Deductible

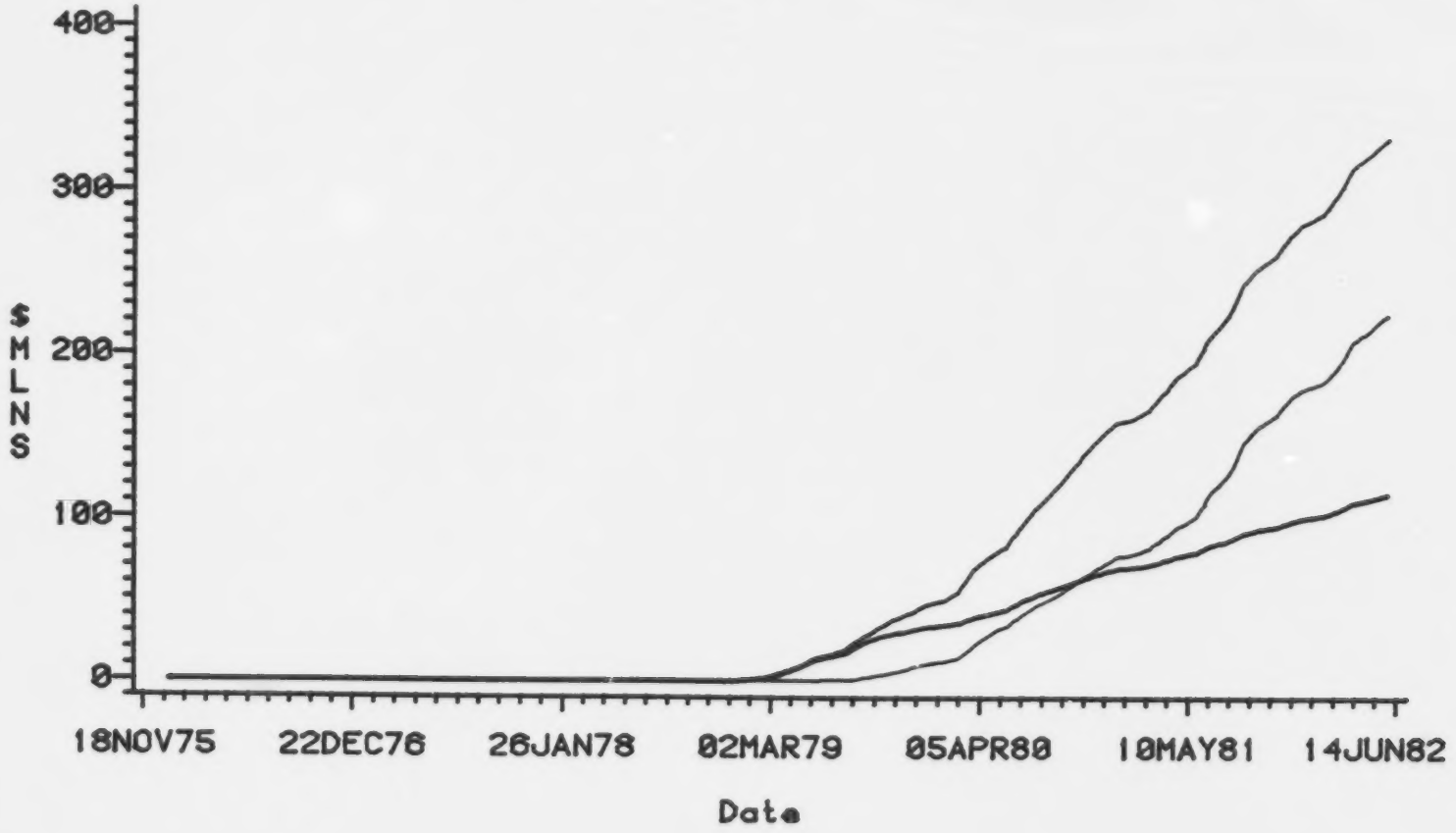


# Cumulative Reserve and Claim Comparison



# Cumulative Reserve and Claim Comparison

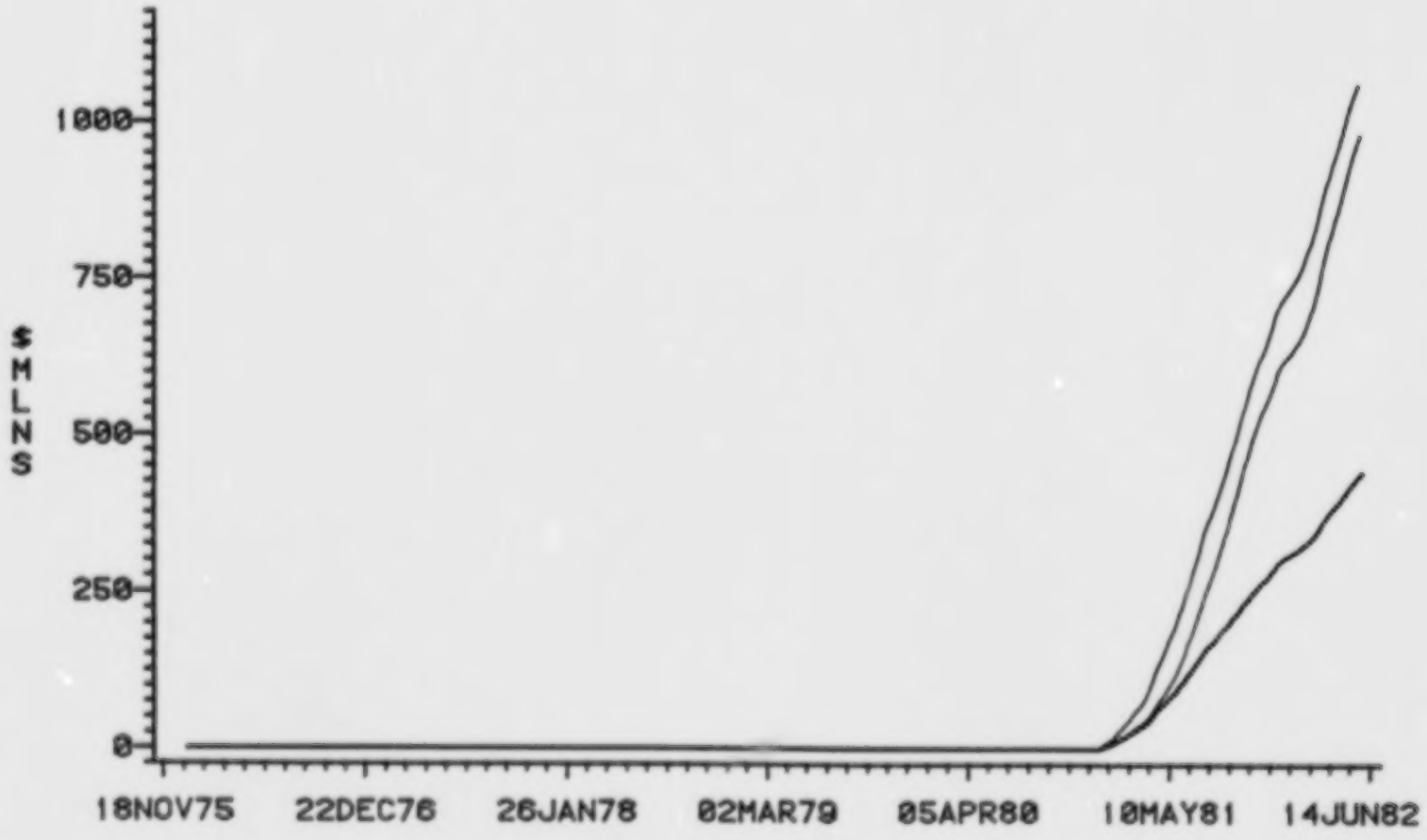
Three-Year Term
0% Deductible




Legend: Claims Premiums Reserves

# Cumulative Reserve and Claim Comparison

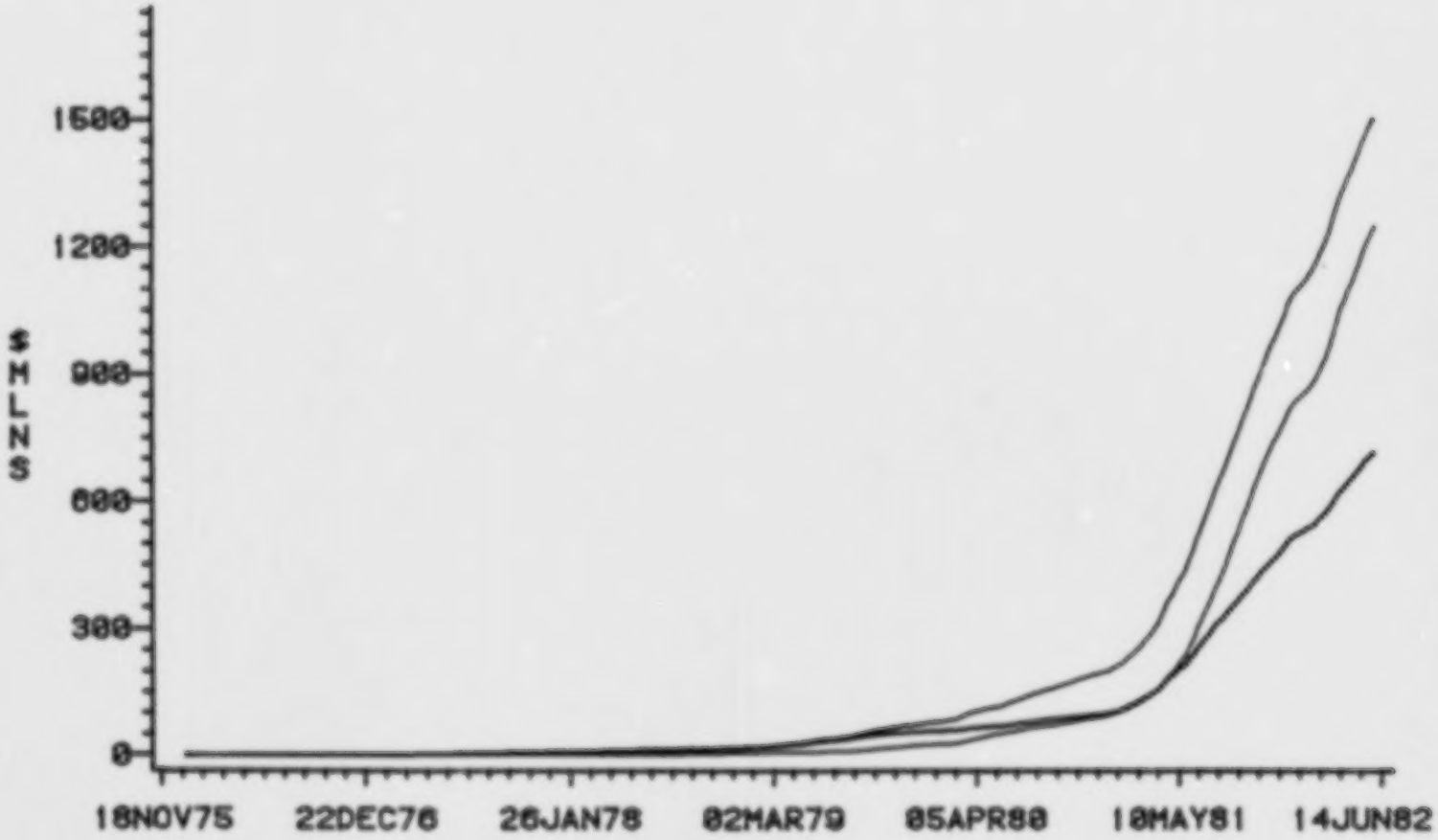
Five-Year Term
0% Deductible




Legend: Claims Premiums Reserves

# Cumulative Reserve and Claim Comparison

Total of All Terms
8% Deductible

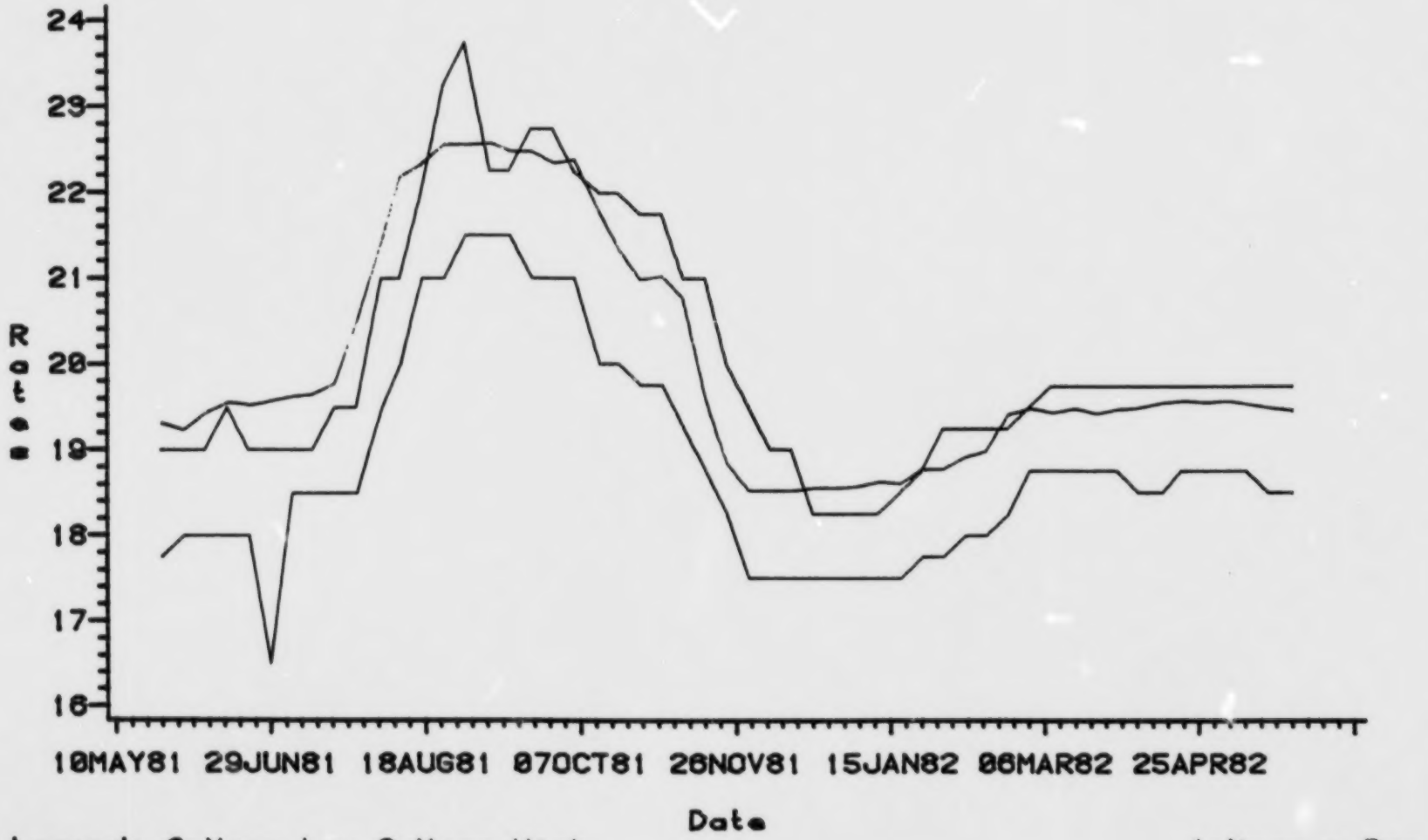



Legend: Claims Premiums Reserves

# CHART 9

# Comparison of 2-Year Rates and 1-Year + Premium

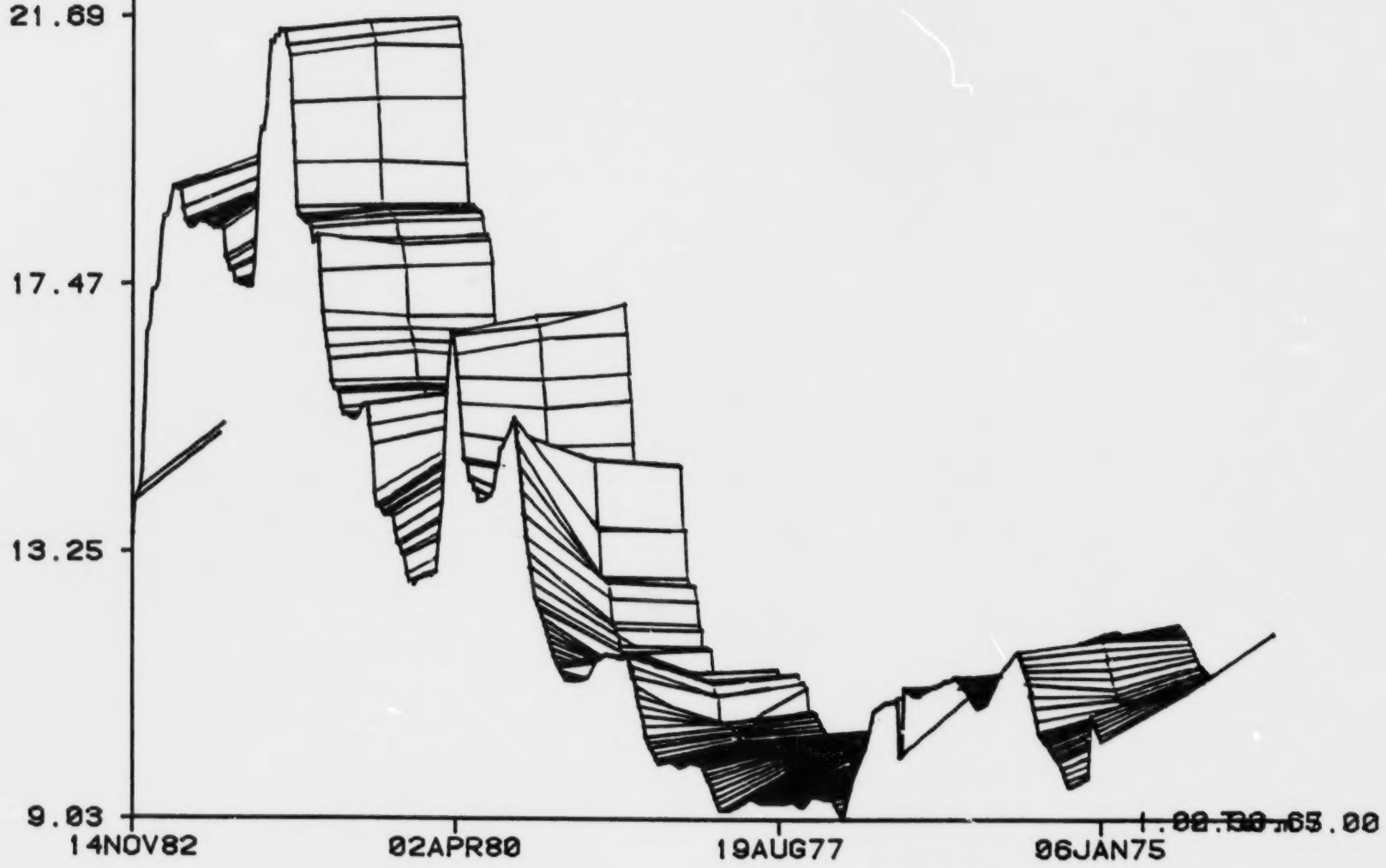
May 1981 to May 1982



# CHARTS 10-12

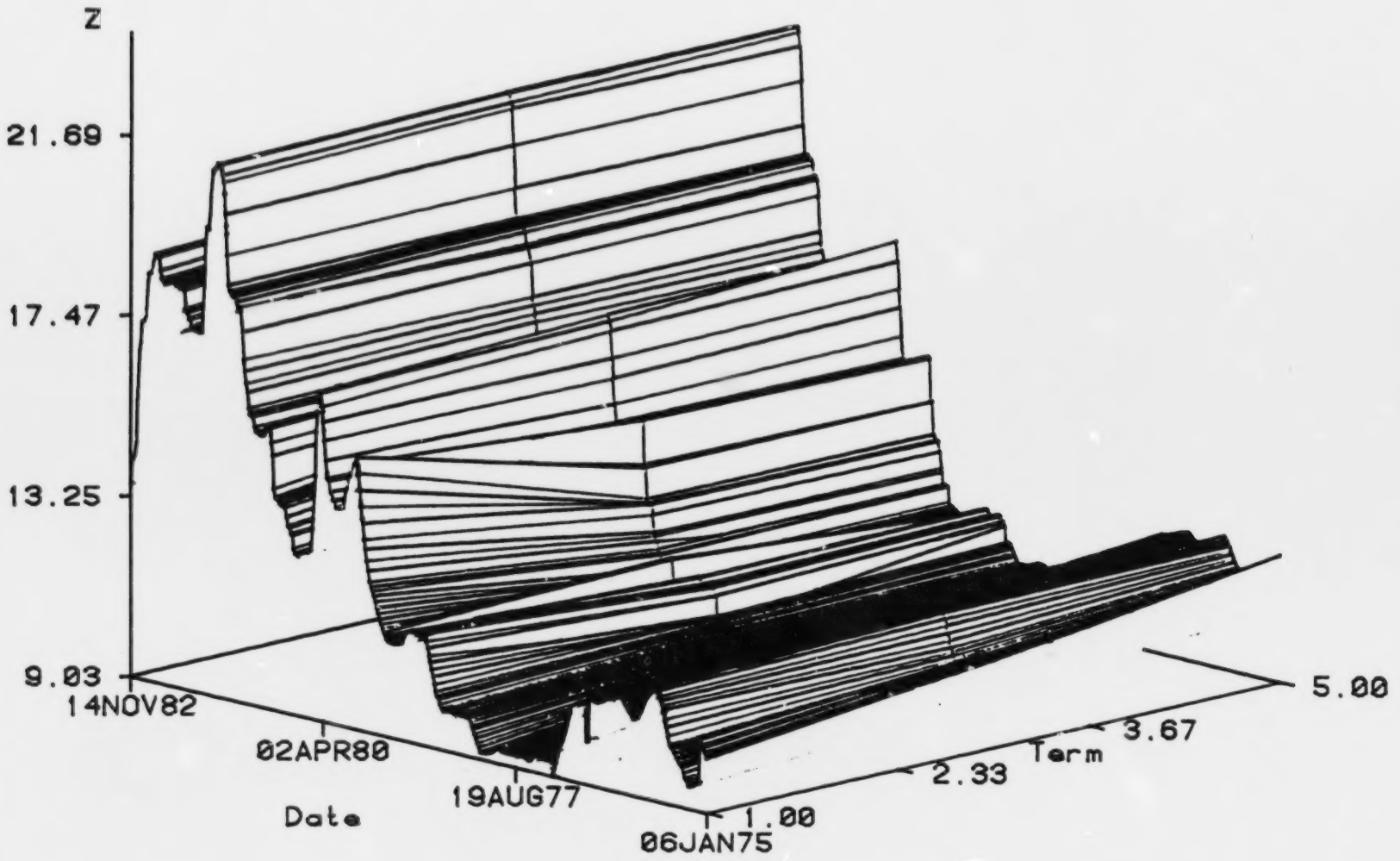
# Yield Curves for 1/3/5 Year Mortgage Rates

1975 to 1982



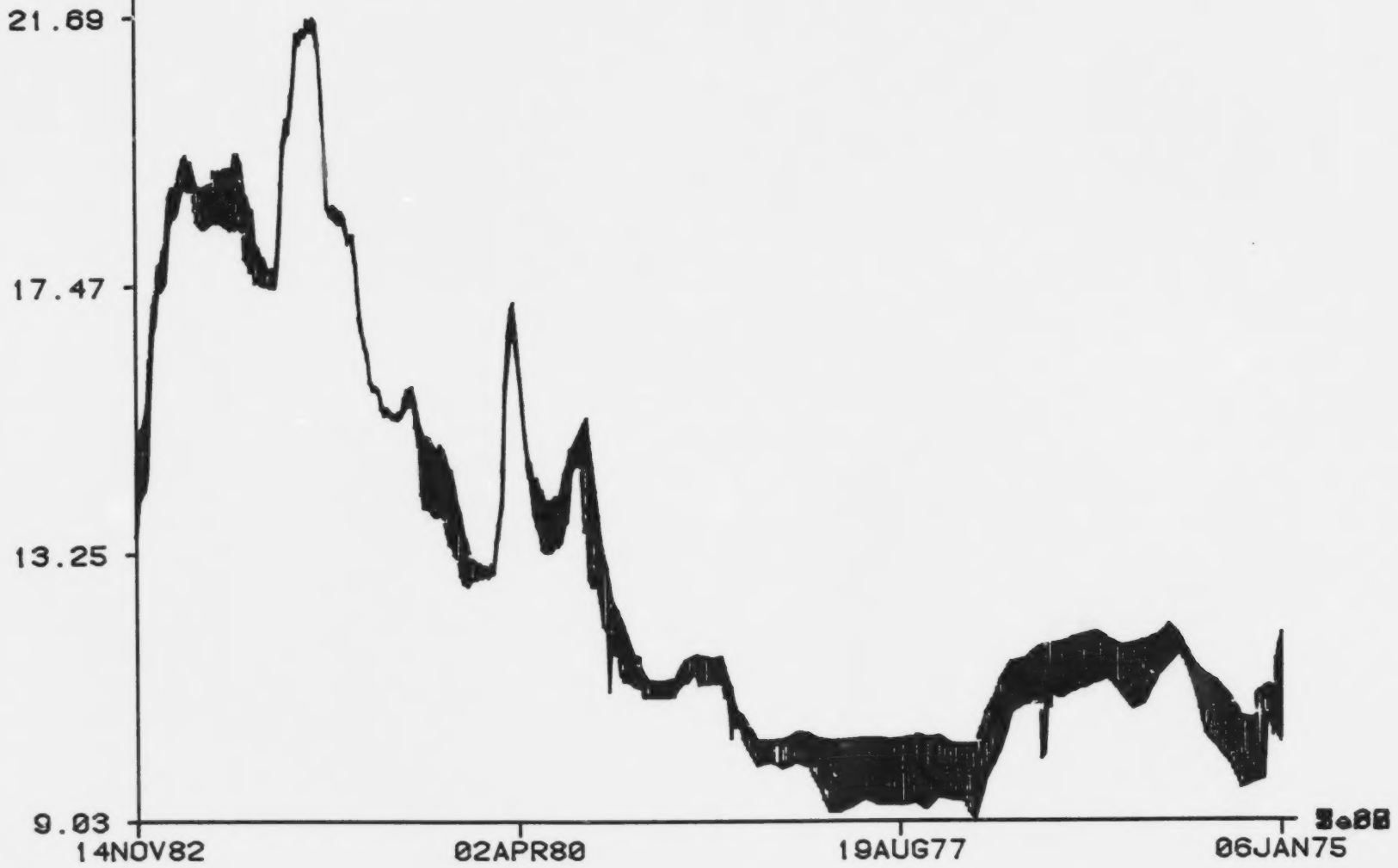
# Yield Curves for 1/3/5 Year Mortgage Rates

1975 to 1982



# Yield Curves for 1/3/5 Year Mortgage Rates

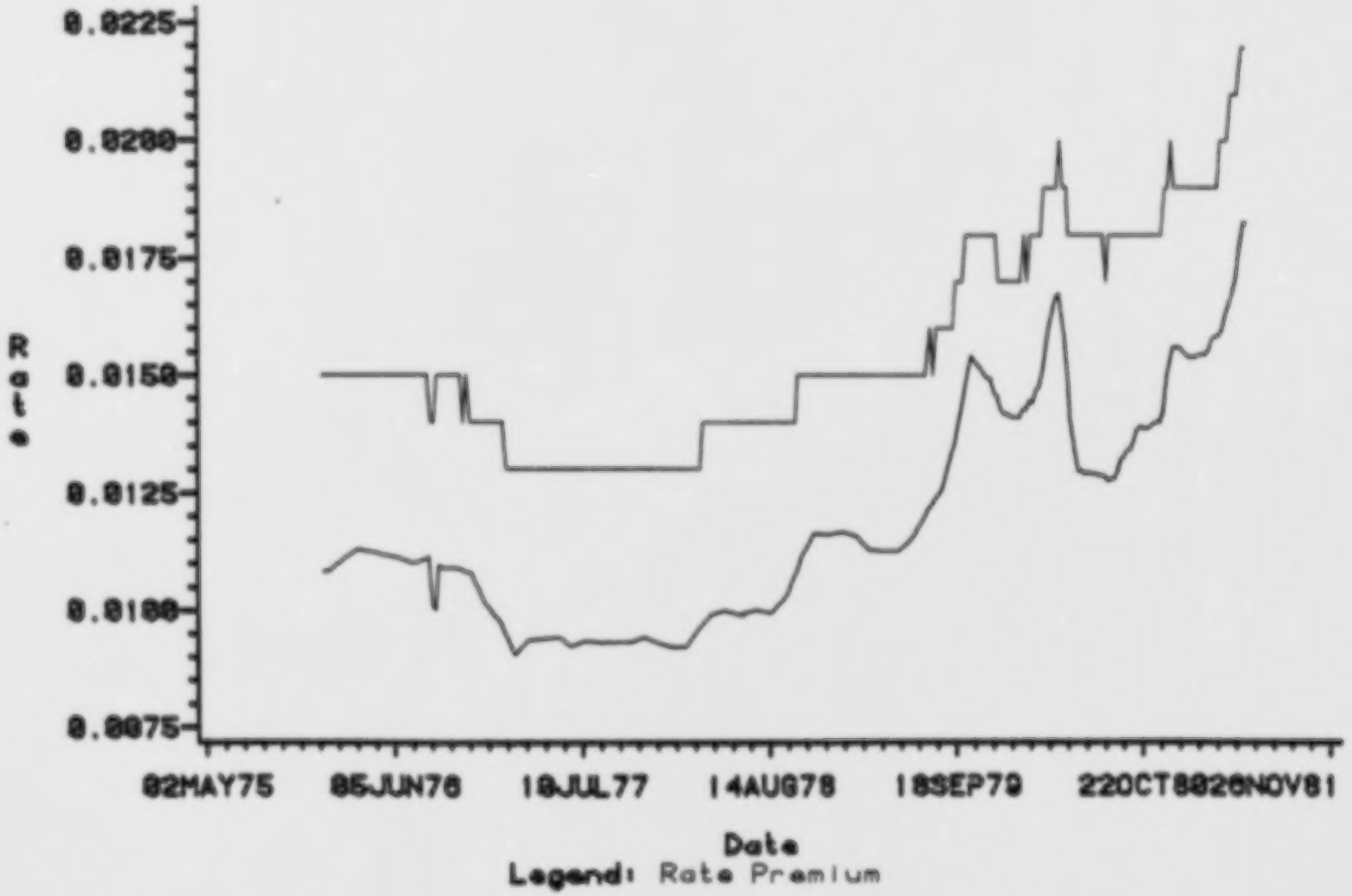
1975 to 1982



# CHART 13

# Mortgage Rates and Premium Percentages

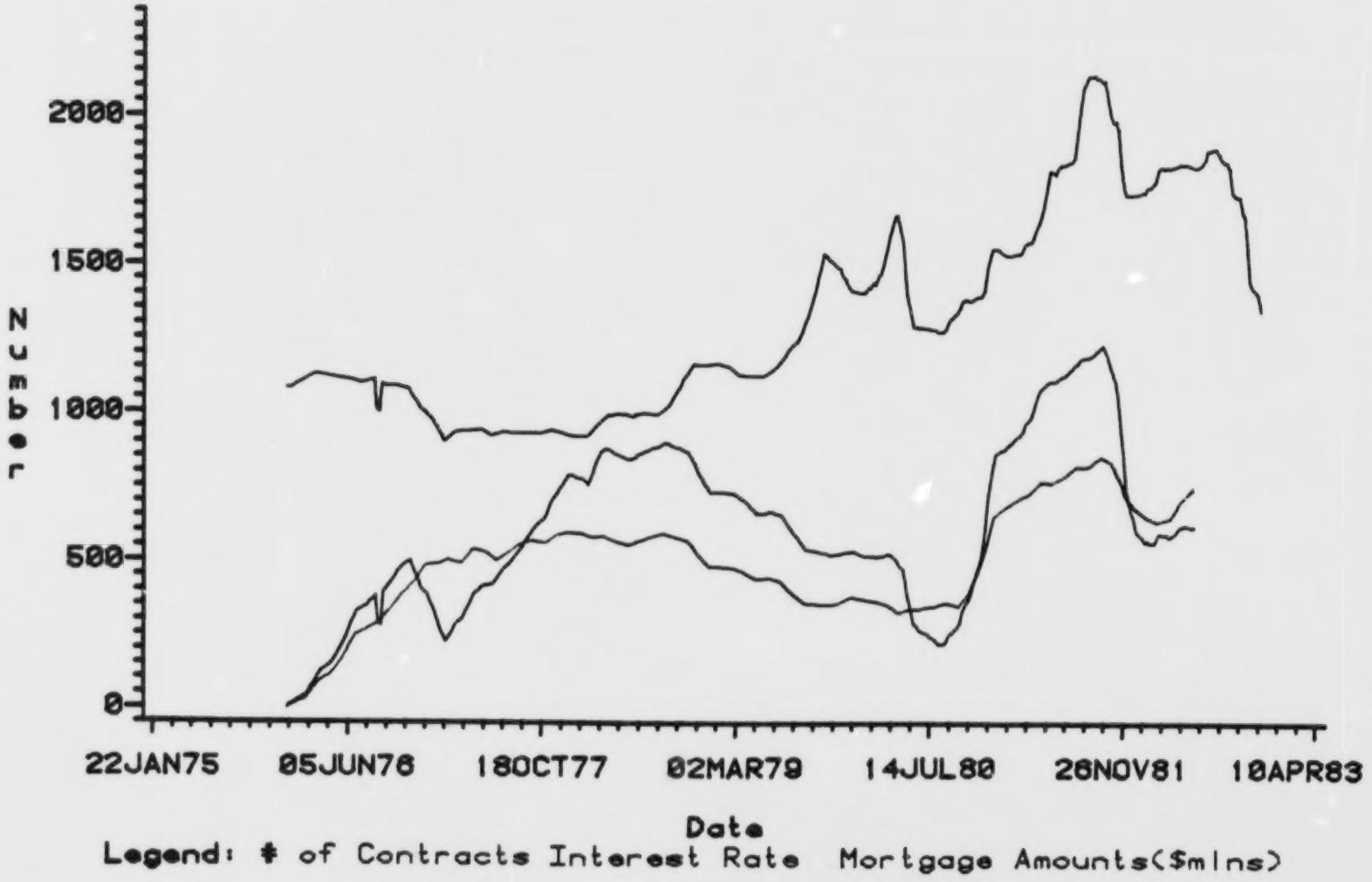
1975 to 1982



# CHARTS 14-16

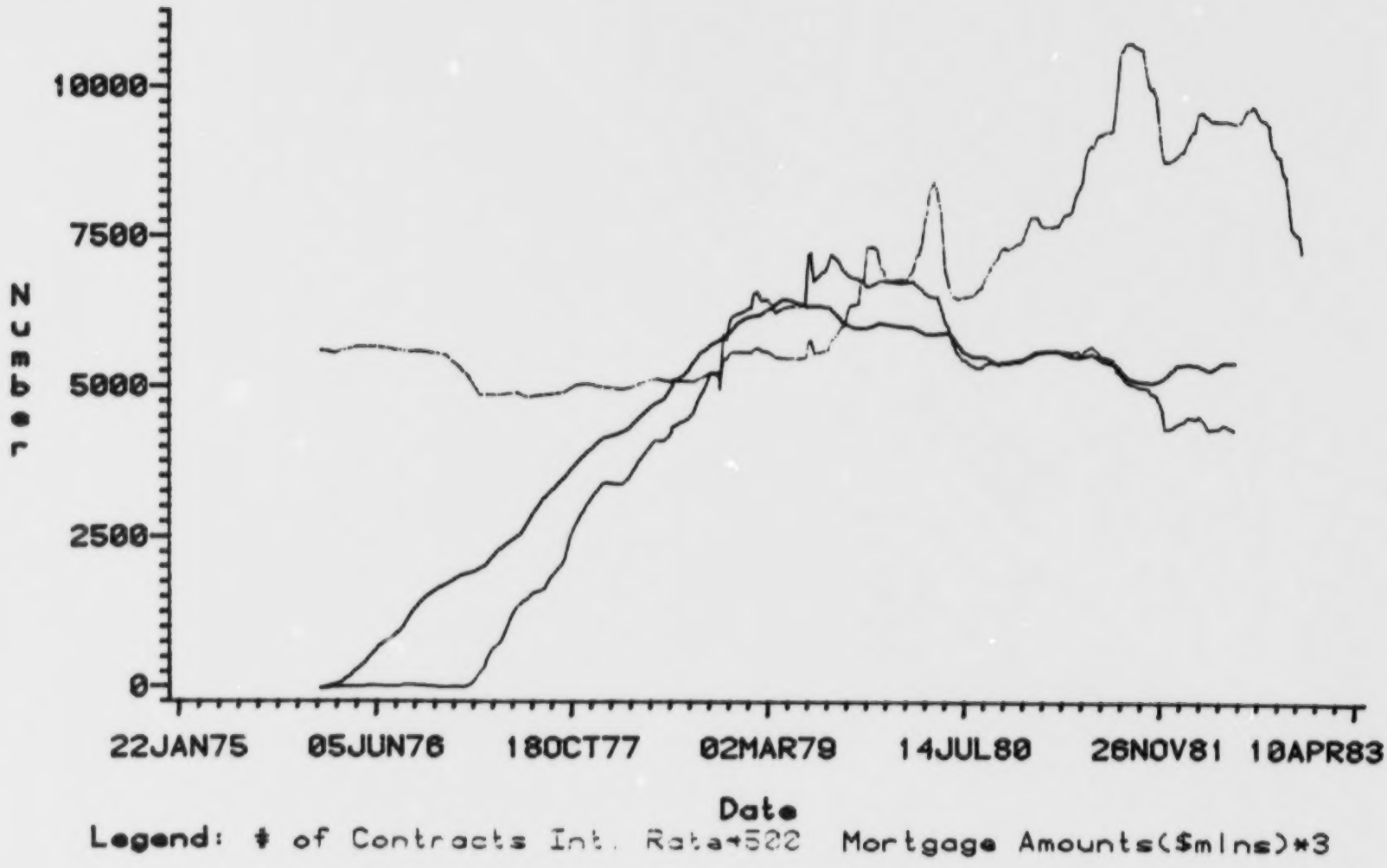
# Mortgage Amounts and Number of Contracts

1975 to 1982
1-Year Term



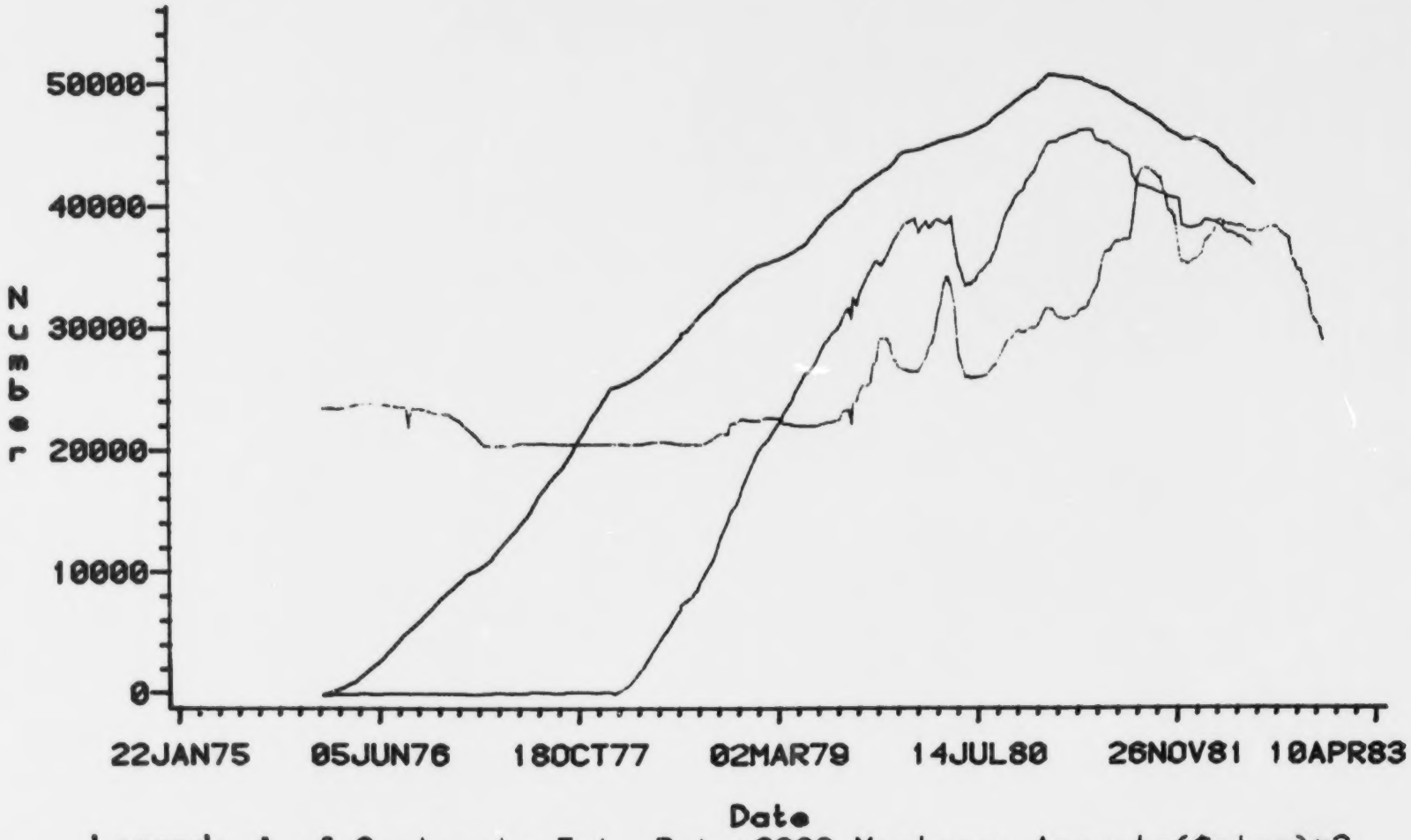
# Mortgage Amounts and Number of Contracts

1975 to 1982
3-Year Term
0% Deductible



# Mortgage Amounts and Number of Contracts

1975 to 1982
5-Year Term
0% Deductible

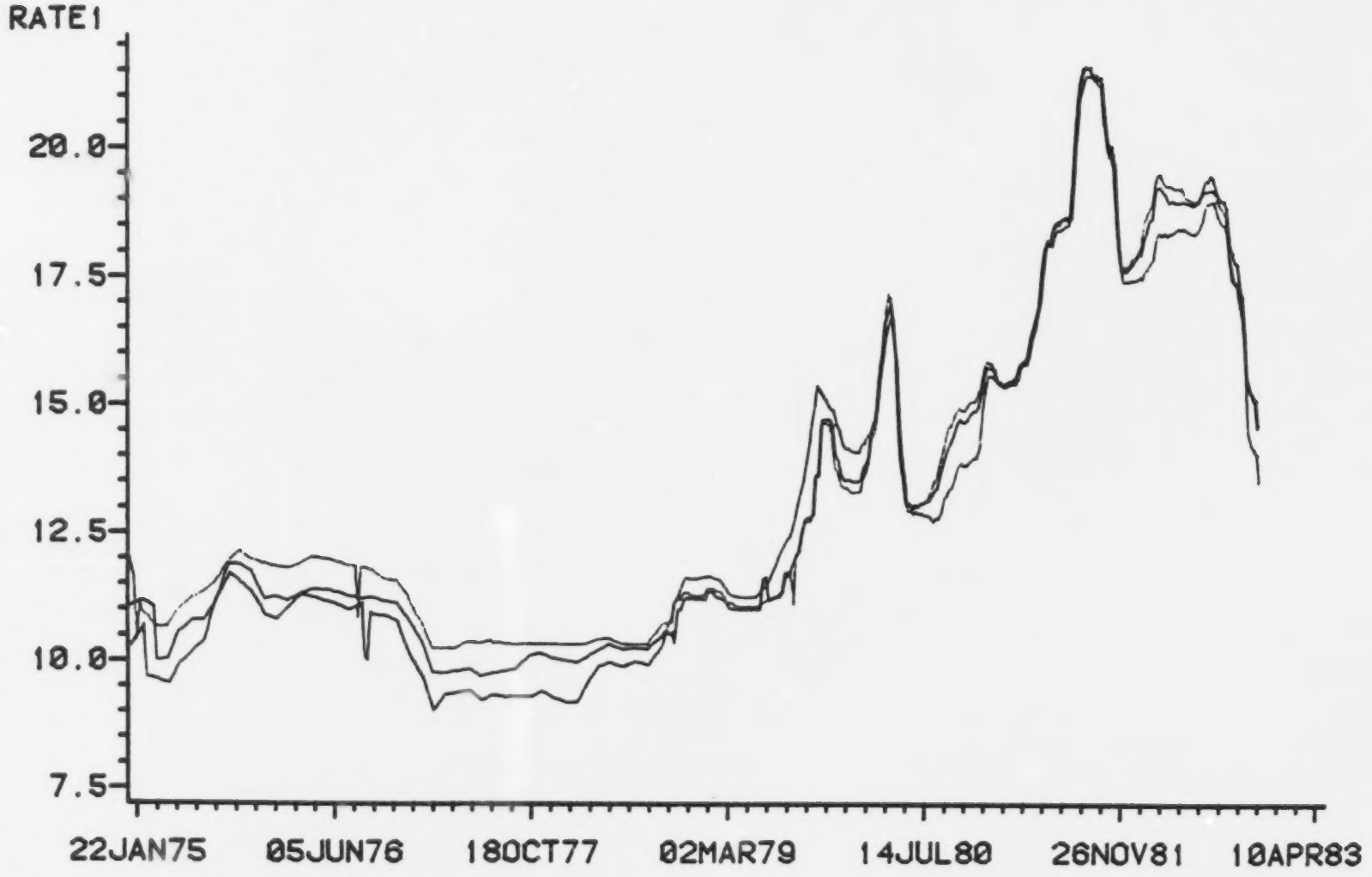



Legend: # of Contracts Int. Rate*2000 Mortgage Amounts($mlns)*3

# CHART 17

# Mortgage Rates

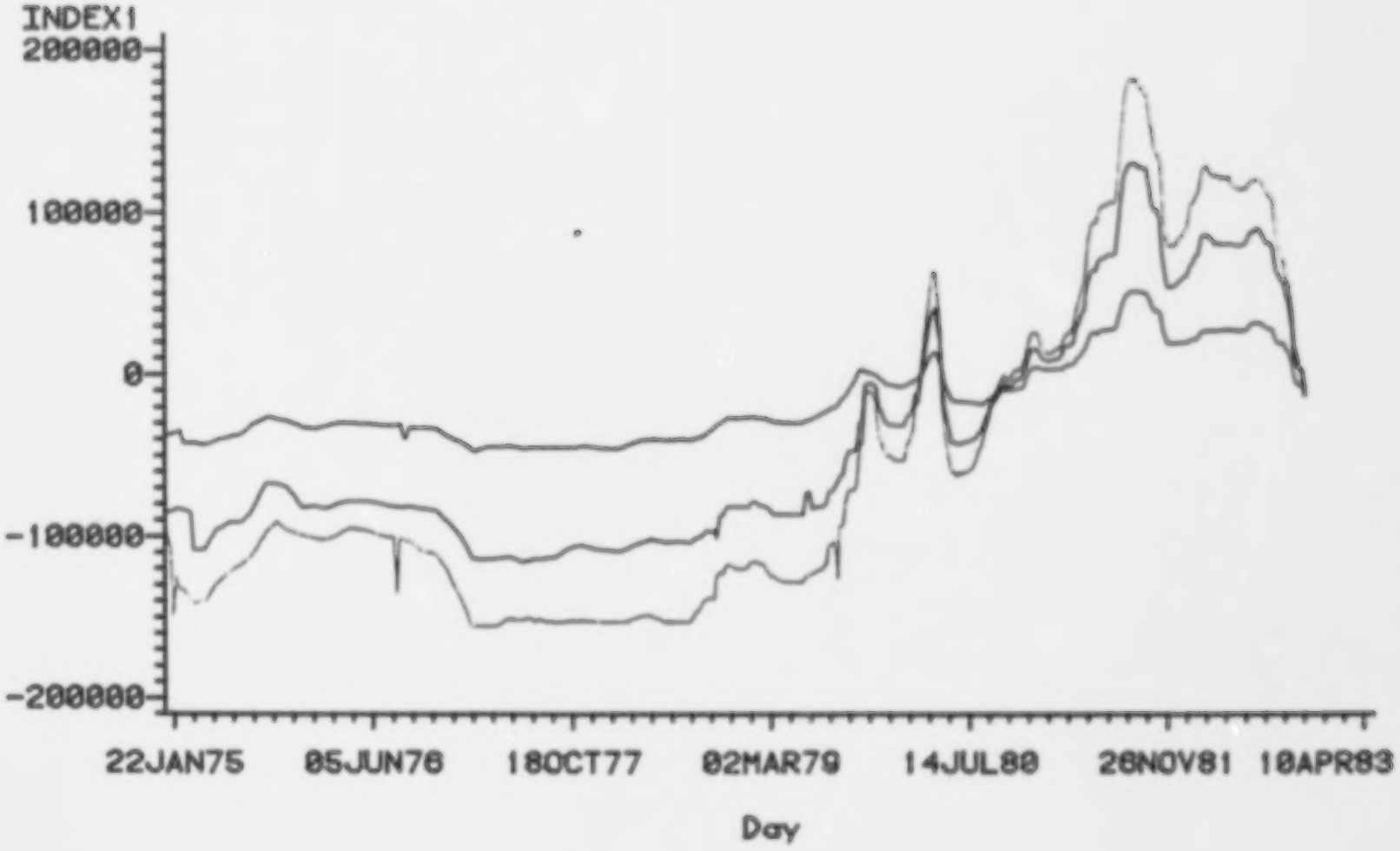
1975 to 1982



# CHART 18

# Claim Index Values

1975 to 1982




Legend: 1-year 3-year 5-year

# CHART 19

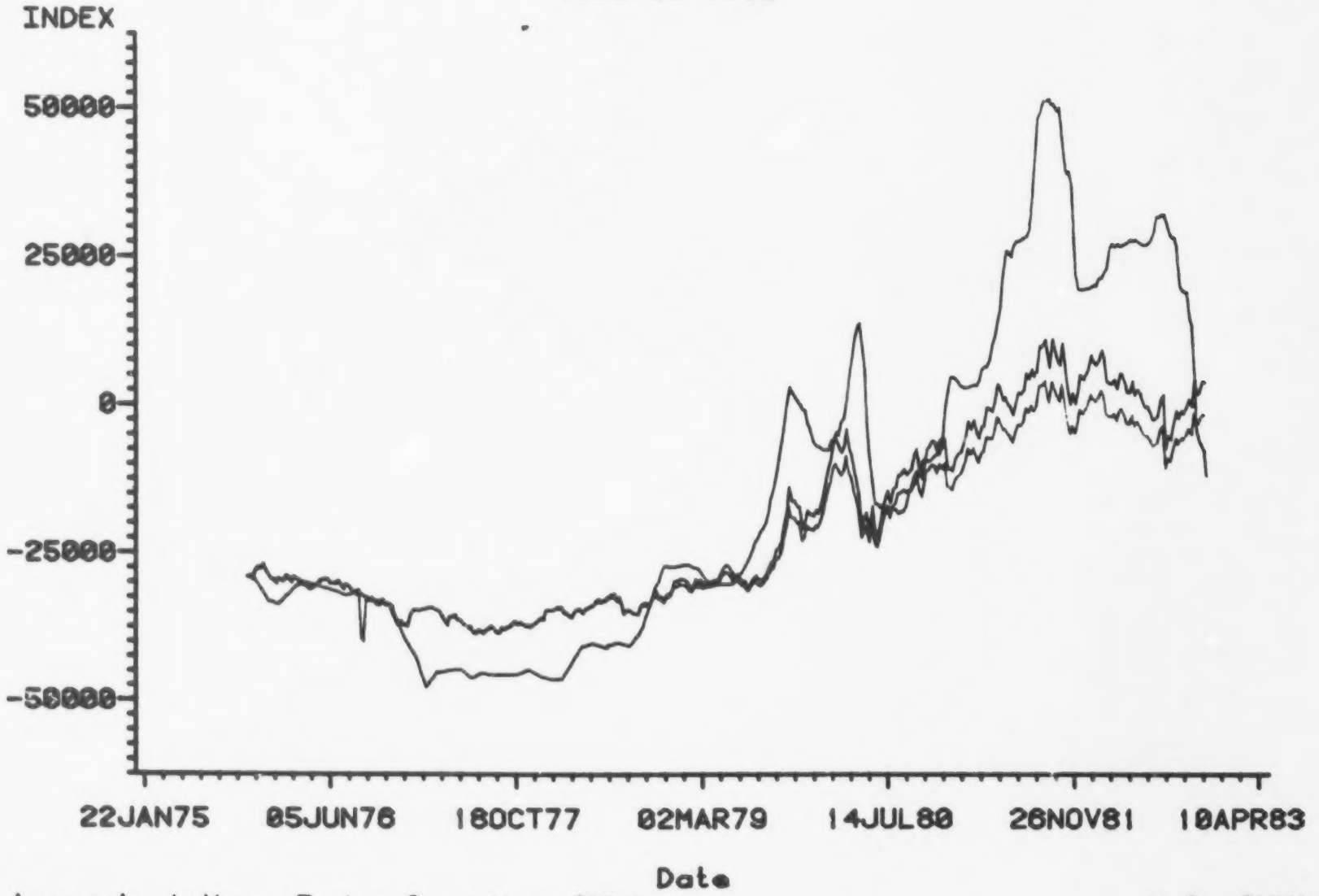
# Futures Prices

1975 to 1982

# CHART 20

# Cash Index and Adjusted GNMA Prices

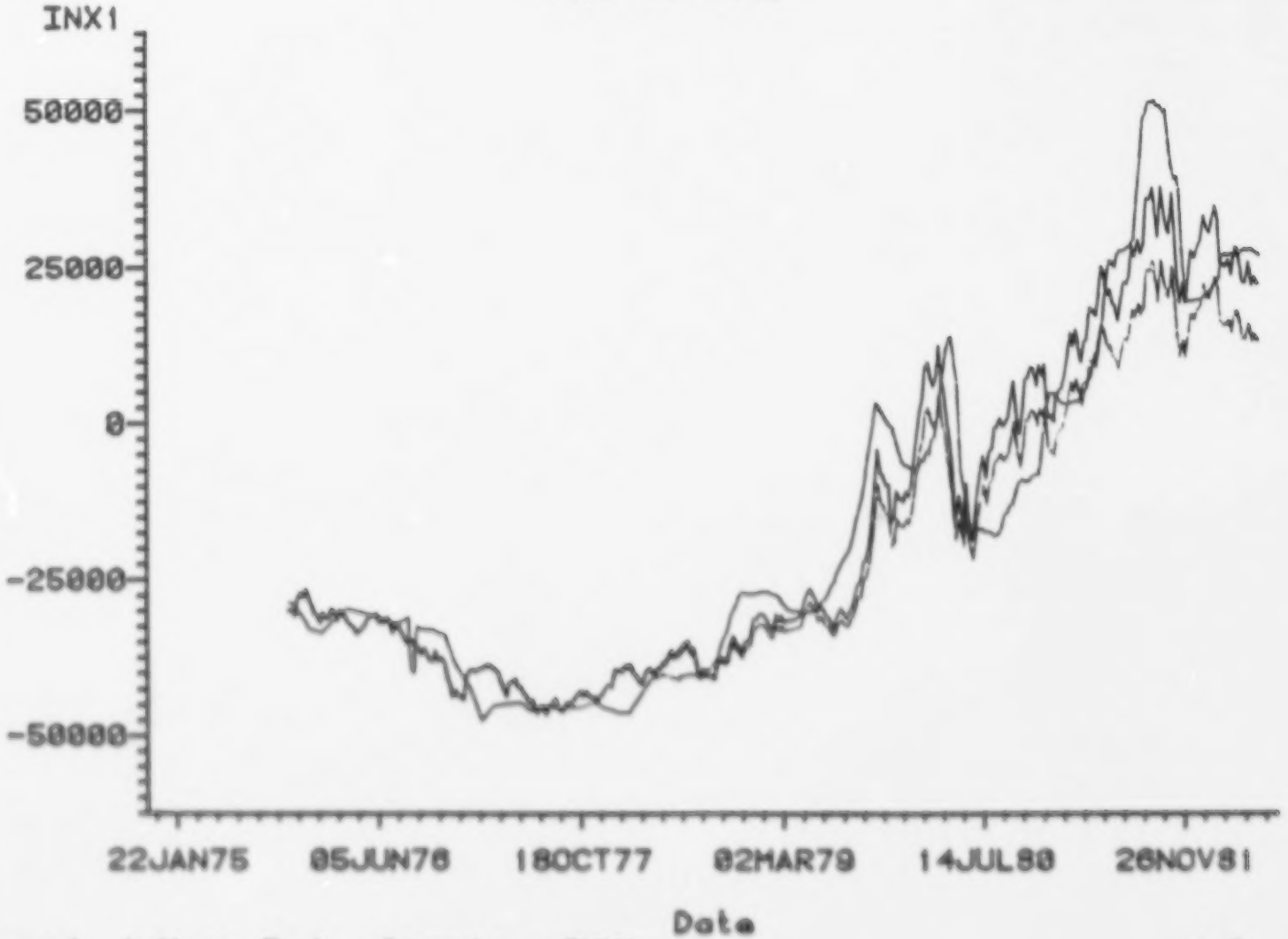
1975 to 1982



# CHARTS 21-23

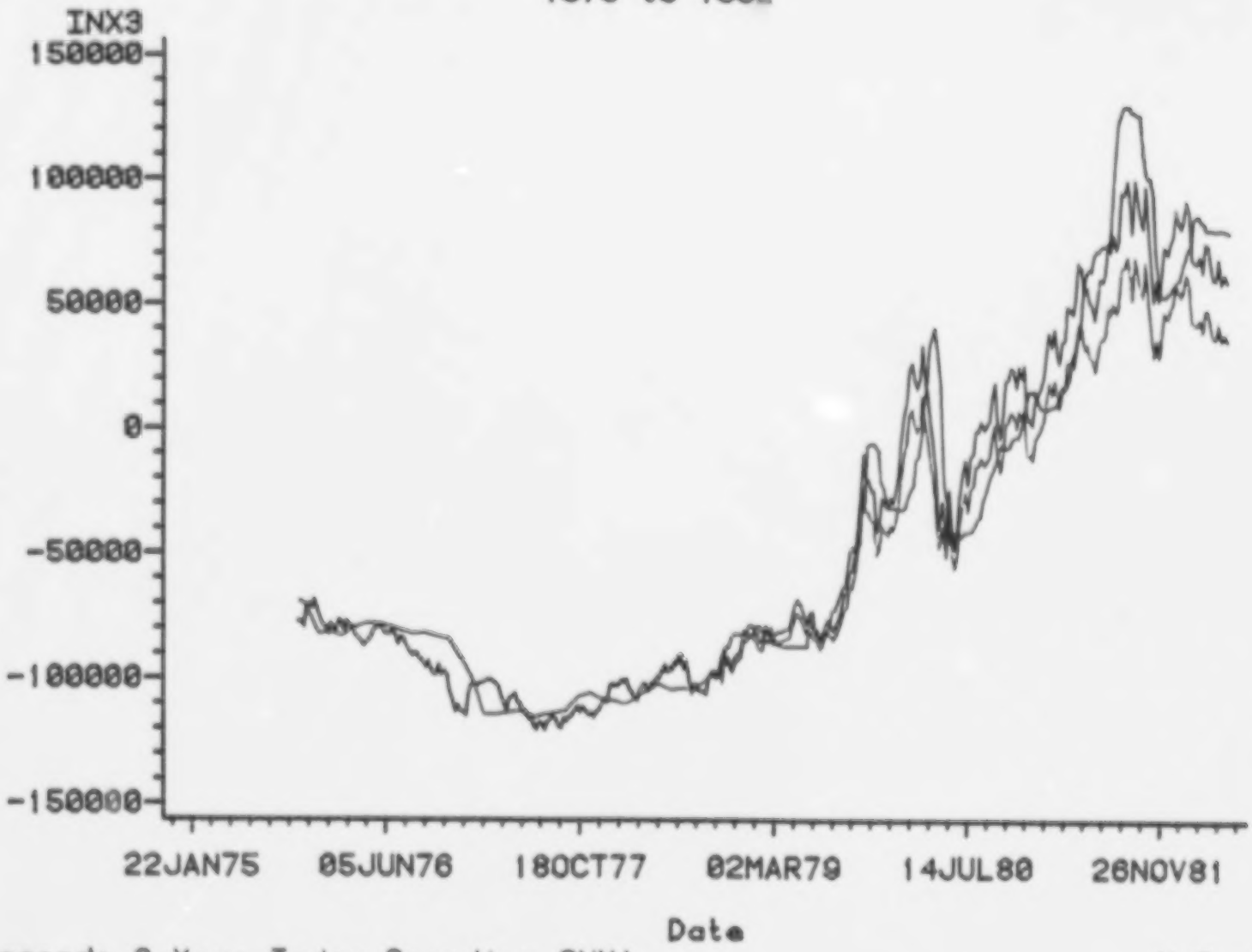
# Cash Index and Adjusted GNMA Prices

1975 to 1982



# Cash Index and Adjusted GNMA Prices

1975 to 1982

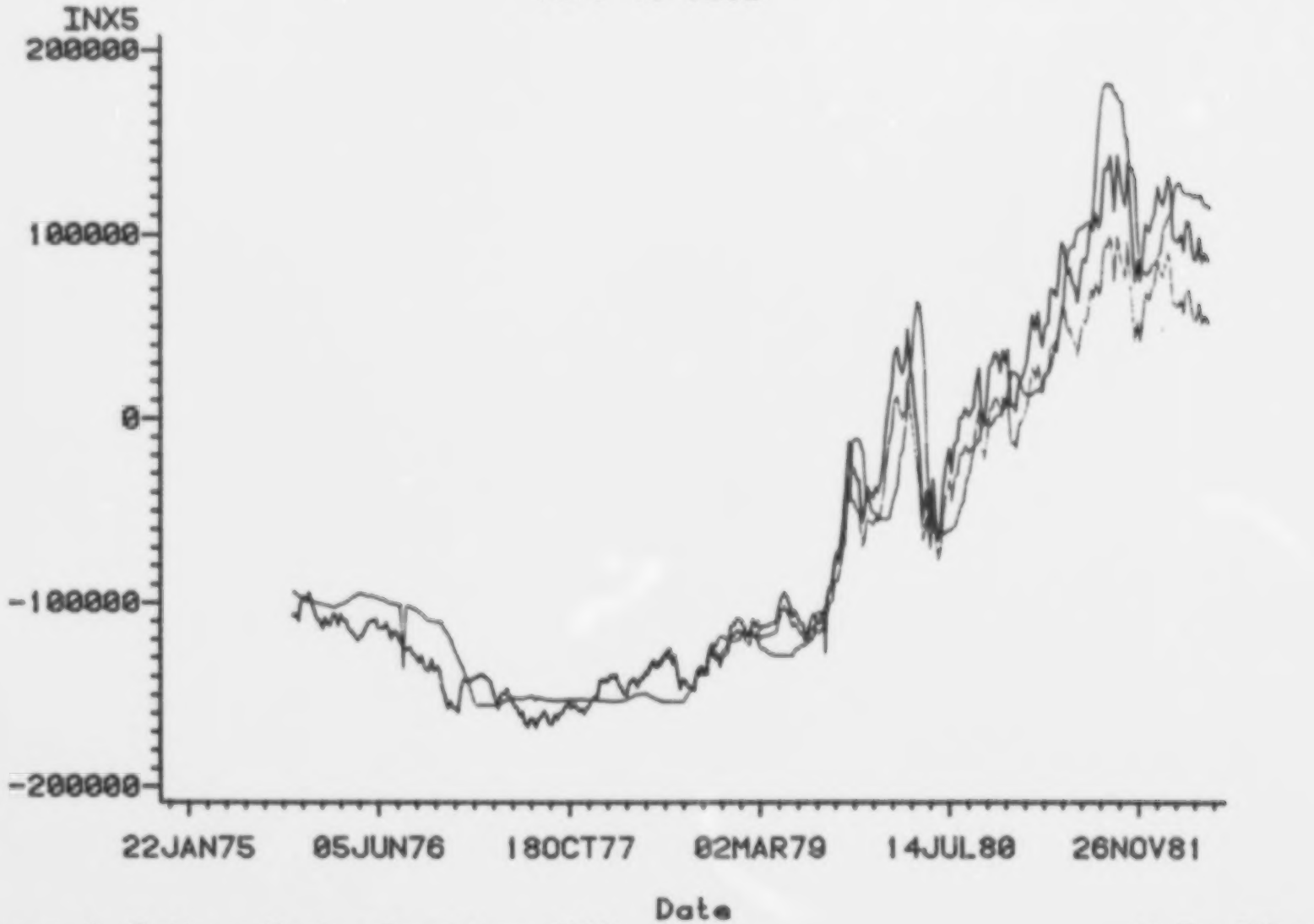



**Legend:** 3-Year Index Canadian GNMA

U.S. GNMA

# Cash Index and Adjusted GNMA Prices

1975 to 1982



# EXHIBIT 1

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 03
SHORT POSITION: ADJUSTED GAMMA FUTURES
(SALES)

| DATE OF CLAIM | | 00 | CLAIMS 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | 00 | RESERVES 1YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 0 | 2YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 0 | 5YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 0 | TOTAL RESERVES | 00 | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 | 1 3 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 1 12 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 1 19 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 1 26 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 2 2 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 2 9 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 2 16 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 2 23 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 3 1 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 3 8 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 3 15 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 3 22 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 3 29 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 4 5 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 4 12 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 4 19 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 4 26 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 5 3 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 5 10 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 5 17 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 5 24 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 5 31 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 6 7 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 6 14 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 6 21 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 6 28 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 7 5 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 7 12 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 7 19 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 7 26 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 8 2 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 8 9 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 8 16 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 8 23 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 8 30 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 9 6 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 9 13 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 9 20 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 9 27 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 10 4 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 10 11 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 10 18 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 10 25 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 11 1 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 11 8 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 11 15 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 11 22 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 11 29 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 12 6 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 12 13 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 12 20 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |
| 76 | 12 27 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 00 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 0.000 | 0.000 | 0.000 | 0 | 0.000 | 00 | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 01
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| DATE OF CLAIM | ** | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | ** | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | * | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | * | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | * | TOTAL RESERVES | ** | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.037 | 0.005 | 0.036 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.036 | ** | 0.036 | 0.036 |
| 77 1 10 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.005 | 0.039 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.039 | ** | 0.039 | 0.075 |
| 77 1 17 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.005 | 0.034 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.034 | ** | 0.034 | 0.109 |
| 77 1 24 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.005 | 0.038 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.038 | ** | 0.038 | 0.147 |
| 77 1 31 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.057 | -0.028 | 0.004 | 0.033 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.033 | ** | 0.033 | 0.180 |
| 77 2 7 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.057 | -0.033 | 0.004 | 0.028 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.028 | ** | 0.028 | 0.208 |
| 77 2 14 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.004 | [illegible] | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | [illegible] | ** | [illegible] | [illegible] |
| 77 2 21 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.004 | [illegible] | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | [illegible] | ** | [illegible] | 0.274 |
| 77 2 28 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.101 | [illegible] | 0.012 | 0.075 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.075 | ** | 0.075 | 0.349 |
| 77 3 7 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.102 | [illegible] | 0.013 | [illegible] | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | [illegible] | ** | [illegible] | 0.475 |
| 77 3 14 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.013 | 0.108 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.108 | ** | 0.108 | 0.583 |
| 77 3 21 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.014 | 0.119 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.119 | ** | 0.119 | 0.702 |
| 77 3 28 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.075 | 0.014 | 0.121 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.121 | ** | 0.121 | 0.823 |
| 77 4 4 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.032 | 0.006 | 0.054 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.054 | ** | 0.054 | 0.877 |
| 77 4 11 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.029 | 0.006 | 0.057 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.057 | ** | 0.057 | 0.934 |
| 77 4 18 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.031 | 0.006 | 0.055 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.055 | ** | 0.055 | 0.989 |
| 77 4 25 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.033 | 0.006 | 0.053 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.053 | ** | 0.053 | 1.042 |
| 77 5 2 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.013 | 0.121 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.121 | ** | 0.121 | 1.163 |
| 77 5 9 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.012 | 0.108 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.108 | ** | 0.108 | 1.271 |
| 77 5 16 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.101 | 0.012 | 0.103 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.103 | ** | 0.103 | 1.374 |
| 77 5 23 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.193 | -0.101 | 0.011 | 0.103 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.103 | ** | 0.103 | 1.477 |
| 77 5 30 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.193 | -0.103 | 0.011 | 0.100 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.100 | ** | 0.100 | 1.577 |
| 77 6 6 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.263 | -0.124 | 0.016 | 0.154 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.154 | ** | 0.154 | 1.731 |
| 77 6 13 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.263 | [illegible] | 0.016 | 0.154 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.154 | ** | 0.154 | 1.885 |
| 77 6 20 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.263 | -0.123 | 0.015 | 0.153 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.153 | ** | 0.153 | 2.038 |
| 77 6 27 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.261 | -0.135 | 0.014 | 0.140 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.140 | ** | 0.140 | 2.178 |
| 77 7 4 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.063 | -0.030 | 0.004 | 0.037 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.037 | ** | 0.037 | 2.215 |
| 77 7 11 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.063 | -0.025 | 0.004 | 0.042 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.042 | ** | 0.042 | 2.257 |
| 77 7 18 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.029 | [illegible] | 0.037 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.037 | ** | 0.037 | 2.294 |
| 77 7 25 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | [illegible] | 0.038 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.038 | ** | 0.038 | 2.332 |
| 77 8 1 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.033 | [illegible] | 0.057 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.057 | ** | 0.057 | 2.389 |
| 77 8 8 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.030 | [illegible] | 0.061 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.061 | ** | 0.061 | 2.450 |
| 77 8 15 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | -0.027 | [illegible] | 0.065 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.065 | ** | 0.065 | 2.515 |
| 77 8 22 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | [illegible] | [illegible] | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | [illegible] | ** | [illegible] | 2.541 |
| 77 8 29 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | [illegible] | 0.044 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.044 | ** | 0.044 | 2.585 |
| 77 9 5 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.157 | -0.050 | 0.010 | 0.117 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.117 | ** | 0.117 | [illegible] |
| 77 9 12 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | [illegible] | 0.117 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.117 | ** | 0.117 | 2.722 |
| 77 9 19 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | [illegible] | 0.134 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.134 | ** | 0.134 | [illegible] |
| 77 9 26 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.154 | -0.050 | 0.010 | 0.116 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.116 | ** | 0.116 | 3.079 |
| 77 10 3 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.174 | -0.047 | 0.012 | 0.139 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.139 | ** | 0.139 | 3.218 |
| 77 10 10 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.174 | -0.040 | 0.013 | 0.147 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.147 | ** | 0.147 | 3.365 |
| 77 10 17 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.173 | -0.040 | 0.013 | 0.146 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.146 | ** | 0.146 | 3.511 |
| 77 10 24 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.173 | -0.057 | 0.011 | 0.127 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.127 | ** | 0.127 | 3.638 |
| 77 10 31 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | [illegible] | [illegible] | 0.010 | 0.111 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.111 | ** | 0.111 | 3.749 |
| 77 11 7 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.135 | -0.030 | [illegible] | 0.105 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.105 | ** | 0.105 | 3.854 |
| 77 11 14 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.134 | -0.034 | 0.009 | 0.109 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.109 | ** | 0.109 | 3.963 |
| 77 11 21 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.134 | -0.021 | 0.010 | 0.123 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.123 | ** | 0.123 | 4.086 |
| 77 11 28 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.132 | -0.011 | 0.011 | 0.132 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.132 | ** | 0.132 | 4.218 |
| 77 12 5 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.202 | 0.002 | 0.018 | 0.222 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.222 | ** | 0.222 | 4.440 |
| 77 12 12 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.201 | -0.011 | 0.016 | 0.206 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.206 | ** | 0.206 | 4.646 |
| 77 12 19 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.200 | -0.001 | 0.017 | 0.216 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.216 | ** | 0.216 | 4.862 |
| 77 12 26 | ** | 0.000 | 0.000 | 0.000 | 0.000 | ** | 0.199 | 0.001 | 0.017 | 0.217 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.000 | 0.000 | 0.000 | 0.000 | * | 0.217 | ** | 0.217 | 5.079 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GNMA FUTURES
(DOLLARS)

| | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| DATE OF CLAIM | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 79 | 1 2 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.069 | 0.003 | 0.006 | 0.078 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.078 | | 0.078 | 5.157 |
| 79 | 1 9 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.069 | -0.012 | 0.005 | 0.062 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.062 | | 0.062 | 5.219 |
| 79 | 1 16 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.069 | -0.015 | 0.004 | 0.058 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.058 | | 0.058 | 5.277 |
| 79 | 1 23 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.068 | -0.016 | 0.004 | 0.056 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.056 | | 0.056 | 5.333 |
| 79 | 1 30 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.067 | -0.004 | 0.004 | 0.067 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.067 | | 0.067 | 5.466 |
| 79 | 2 6 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.114 | -0.001 | 0.006 | 0.119 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.119 | | 0.119 | 5.525 |
| 79 | 2 13 | | 0.010 | 0.000 | 0.000 | 0.010 | | 0.112 | 0.002 | 0.006 | 0.120 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.120 | | 0.110 | 5.635 |
| 79 | 2 20 | | 0.011 | 0.000 | 0.000 | 0.011 | | 0.113 | 0.001 | 0.006 | 0.120 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.120 | | 0.109 | 5.744 |
| 79 | 2 27 | | 0.012 | 0.000 | 0.000 | 0.012 | | 0.113 | -0.014 | 0.006 | 0.105 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.105 | | 0.093 | 5.837 |
| 79 | 3 6 | | 0.014 | 0.000 | 0.000 | 0.014 | | 0.120 | -0.015 | 0.006 | 0.111 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.111 | | 0.097 | 5.934 |
| 79 | 3 13 | | 0.016 | 0.000 | 0.000 | 0.016 | | 0.120 | -0.021 | 0.007 | 0.106 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.106 | | 0.090 | 6.024 |
| 79 | 3 20 | | 0.021 | 0.000 | 0.000 | 0.021 | | 0.121 | -0.020 | 0.007 | 0.108 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.108 | | 0.087 | 6.111 |
| 79 | 3 27 | | 0.026 | 0.000 | 0.000 | 0.026 | | 0.120 | 0.002 | 0.007 | 0.129 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.129 | | 0.103 | 6.214 |
| 79 | 4 3 | | 0.062 | 0.000 | 0.000 | 0.062 | | 0.241 | 0.032 | 0.016 | 0.289 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.289 | | 0.227 | 6.441 |
| 79 | 4 10 | | 0.072 | 0.000 | 0.000 | 0.072 | | 0.241 | 0.050 | 0.017 | 0.308 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.308 | | 0.236 | 6.677 |
| 79 | 4 17 | | 0.072 | 0.000 | 0.000 | 0.072 | | 0.241 | 0.048 | 0.019 | 0.308 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.308 | | 0.236 | 6.913 |
| 79 | 4 24 | | 0.073 | 0.000 | 0.000 | 0.073 | | 0.242 | 0.038 | 0.016 | 0.296 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.296 | | 0.223 | 7.136 |
| 79 | 5 1 | | 0.045 | 0.000 | 0.000 | 0.045 | | 0.145 | 0.021 | 0.010 | 0.176 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.176 | | 0.131 | 7.267 |
| 79 | 5 8 | | 0.046 | 0.000 | 0.000 | 0.046 | | 0.145 | 0.025 | 0.010 | 0.180 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.180 | | 0.134 | 7.401 |
| 79 | 5 15 | | 0.043 | 0.000 | 0.000 | 0.043 | | 0.145 | 0.038 | 0.011 | 0.194 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.194 | | 0.151 | 7.552 |
| 79 | 5 22 | | 0.045 | 0.000 | 0.000 | 0.045 | | 0.144 | 0.050 | 0.011 | 0.205 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.205 | | 0.160 | 7.712 |
| 79 | 5 29 | | 0.047 | 0.000 | 0.000 | 0.047 | | 0.145 | 0.067 | 0.011 | 0.223 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.223 | | 0.176 | 7.888 |
| 79 | 6 5 | | 0.048 | 0.000 | 0.000 | 0.048 | | 0.139 | 0.060 | 0.011 | 0.210 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.210 | | 0.162 | 8.050 |
| 79 | 6 12 | | 0.050 | 0.000 | 0.000 | 0.050 | | 0.137 | 0.073 | 0.012 | 0.222 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.222 | | 0.172 | 8.222 |
| 79 | 6 19 | | 0.051 | 0.000 | 0.000 | 0.051 | | 0.137 | 0.072 | 0.012 | 0.221 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.221 | | 0.170 | 8.392 |
| 79 | 6 14 | | 0.051 | 0.000 | 0.000 | 0.051 | | 0.138 | 0.085 | 0.013 | 0.236 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.236 | | 0.185 | 8.577 |
| 79 | 7 3 | | 0.055 | 0.000 | 0.000 | 0.055 | | 0.148 | 0.110 | 0.014 | 0.272 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.272 | | 0.217 | 8.794 |
| 79 | 7 10 | | 0.054 | 0.000 | 0.000 | 0.054 | | 0.148 | 0.102 | 0.014 | 0.264 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.264 | | 0.210 | 9.004 |
| 79 | 7 17 | | 0.054 | 0.000 | 0.000 | 0.054 | | 0.149 | 0.087 | 0.014 | 0.250 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.250 | | 0.196 | 9.200 |
| 79 | 7 24 | | 0.054 | 0.000 | 0.000 | 0.054 | | 0.147 | 0.102 | 0.015 | 0.264 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.264 | | 0.210 | 9.410 |
| 79 | 7 31 | | 0.050 | 0.000 | 0.000 | 0.050 | | 0.161 | 0.075 | 0.015 | 0.251 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.251 | | 0.193 | 9.603 |
| 79 | 8 7 | | 0.057 | 0.000 | 0.000 | 0.057 | | 0.161 | 0.040 | 0.015 | 0.216 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.216 | | 0.159 | 9.762 |
| 79 | 8 14 | | 0.057 | 0.000 | 0.000 | 0.057 | | 0.161 | 0.049 | 0.014 | 0.224 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.224 | | 0.167 | 9.929 |
| 79 | 8 21 | | 0.063 | 0.000 | 0.000 | 0.063 | | 0.162 | 0.053 | 0.015 | 0.230 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.230 | | 0.167 | 10.096 |
| 79 | 8 28 | | 0.071 | 0.000 | 0.000 | 0.071 | | 0.161 | 0.055 | 0.016 | 0.232 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.232 | | 0.161 | 10.257 |
| 79 | 9 4 | | 0.085 | 0.000 | 0.000 | 0.085 | | 0.174 | 0.059 | 0.018 | 0.251 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.251 | | 0.166 | 10.423 |
| 79 | 9 11 | | 0.094 | 0.000 | 0.000 | 0.094 | | 0.175 | 0.038 | 0.016 | 0.229 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.229 | | 0.135 | 10.558 |
| 79 | 9 18 | | 0.102 | 0.000 | 0.000 | 0.102 | | 0.174 | 0.078 | 0.017 | 0.269 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.269 | | 0.167 | 10.725 |
| 79 | 9 25 | | 0.120 | 0.000 | 0.000 | 0.120 | | 0.175 | 0.078 | 0.016 | 0.269 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.269 | | 0.149 | 10.874 |
| 79 | 10 2 | | 0.100 | 0.000 | 0.000 | 0.100 | | 0.127 | 0.057 | 0.012 | 0.196 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.196 | | 0.096 | 10.970 |
| 79 | 10 9 | | 0.111 | 0.000 | 0.000 | 0.111 | | 0.127 | 0.044 | 0.012 | 0.183 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.183 | | 0.072 | 11.042 |
| 79 | 10 16 | | 0.123 | 0.000 | 0.000 | 0.123 | | 0.128 | 0.046 | 0.011 | 0.185 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.185 | | 0.062 | 11.104 |
| 79 | 10 20 | | 0.134 | 0.000 | 0.000 | 0.134 | | 0.128 | 0.066 | 0.012 | 0.206 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.206 | | 0.072 | 11.176 |
| 79 | 10 30 | | 0.141 | 0.000 | 0.000 | 0.141 | | 0.127 | 0.078 | 0.012 | 0.217 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.217 | | 0.074 | 11.250 |
| 79 | 11 6 | | 0.253 | 0.000 | 0.000 | 0.253 | | 0.212 | 0.115 | 0.020 | 0.347 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.347 | | 0.094 | 11.344 |
| 79 | 11 14 | | 0.269 | 0.000 | 0.000 | 0.269 | | 0.213 | 0.115 | 0.021 | 0.349 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.349 | | 0.080 | 11.424 |
| 79 | 11 20 | | 0.272 | 0.000 | 0.000 | 0.272 | | 0.212 | 0.098 | 0.021 | 0.331 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.331 | | 0.059 | 11.483 |
| 79 | 11 27 | | 0.274 | 0.000 | 0.000 | 0.274 | | 0.212 | 0.134 | 0.021 | 0.367 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.367 | | 0.093 | 11.576 |
| 79 | 12 4 | | 0.282 | 0.000 | 0.000 | 0.282 | | 0.216 | 0.129 | 0.021 | 0.366 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.366 | | 0.064 | 11.640 |
| 79 | 12 11 | | 0.286 | 0.000 | 0.000 | 0.286 | | 0.215 | 0.131 | 0.021 | 0.367 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.367 | | 0.081 | 11.741 |
| 79 | 12 18 | | 0.291 | 0.000 | 0.000 | 0.291 | | 0.215 | 0.166 | 0.020 | 0.401 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.401 | | 0.110 | 11.851 |
| 79 | 12 27 | | 0.294 | 0.000 | 0.000 | 0.294 | | 0.216 | 0.156 | 0.020 | 0.392 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.392 | | 0.098 | 11.949 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| DATE OF CLAIM | CLAIMS 1YEAR | CLAIMS 3YEAR | CLAIMS 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | 0.076 | 0.000 | 0.000 | 0.076 | 0.055 | 0.045 | 0.005 | 0.105 | 0.132 | 0.036 | 0.036 | 0.204 | 0.000 | 0.000 | 0.000 | 0.000 | 0.309 | 0.233 | 12.102 |
| 79 1 8 | 0.077 | 0.000 | 0.000 | 0.077 | 0.055 | 0.035 | 0.005 | 0.095 | 0.132 | 0.029 | 0.038 | 0.199 | 0.000 | 0.000 | 0.000 | 0.000 | 0.294 | 0.217 | 12.399 |
| 79 1 15 | 0.078 | 0.000 | 0.000 | 0.086 | 0.055 | 0.033 | 0.005 | 0.093 | 0.132 | 0.020 | 0.036 | 0.188 | 0.000 | 0.000 | 0.000 | 0.000 | 0.281 | 0.195 | 12.594 |
| 79 1 22 | 0.077 | 0.010 | 0.000 | 0.087 | 0.055 | 0.030 | 0.005 | 0.090 | 0.132 | 0.015 | 0.035 | 0.182 | 0.000 | 0.000 | 0.000 | 0.000 | 0.272 | 0.185 | 12.779 |
| 79 1 29 | 0.077 | 0.013 | 0.000 | 0.090 | 0.055 | 0.025 | 0.005 | 0.085 | 0.201 | 0.024 | 0.057 | 0.282 | 0.000 | 0.000 | 0.000 | 0.000 | 0.367 | 0.277 | 13.056 |
| 79 2 5 | 0.100 | 0.006 | 0.000 | 0.106 | 0.072 | 0.029 | 0.004 | 0.105 | 0.201 | 0.010 | 0.053 | 0.264 | 0.000 | 0.000 | 0.000 | 0.000 | 0.371 | 0.265 | 13.321 |
| 79 2 12 | 0.099 | 0.003 | 0.000 | 0.102 | 0.073 | 0.042 | 0.006 | 0.121 | 0.201 | 0.026 | 0.052 | 0.279 | 0.000 | 0.000 | 0.000 | 0.000 | 0.400 | 0.298 | 13.619 |
| 79 2 19 | 0.093 | 0.000 | 0.000 | 0.093 | 0.073 | 0.036 | 0.006 | 0.115 | 0.201 | 0.036 | 0.057 | 0.294 | 0.000 | 0.000 | 0.000 | 0.000 | 0.409 | 0.316 | 13.935 |
| 79 2 26 | 0.085 | 0.000 | 0.000 | 0.085 | 0.073 | [illegible] | 0.007 | 0.128 | 0.511 | 0.059 | 0.136 | 0.706 | 0.000 | 0.000 | 0.000 | 0.000 | 0.834 | 0.749 | 14.684 |
| 79 3 5 | 0.142 | 0.000 | 0.000 | 0.142 | 0.133 | 0.077 | 0.013 | 0.223 | 0.511 | 0.056 | 0.139 | 0.706 | 0.000 | 0.000 | 0.000 | 0.000 | 0.929 | 0.787 | 15.471 |
| 79 3 12 | 0.129 | 0.000 | 0.000 | 0.129 | 0.134 | 0.090 | 0.014 | 0.238 | 0.512 | 0.033 | 0.134 | 0.679 | 0.000 | 0.000 | 0.000 | 0.000 | 0.917 | 0.788 | 16.259 |
| 79 3 19 | 0.121 | 0.000 | 0.000 | 0.121 | 0.134 | 0.093 | 0.015 | 0.242 | 0.512 | 0.042 | 0.137 | 0.691 | 0.000 | 0.000 | 0.000 | 0.000 | 0.933 | 0.812 | 17.071 |
| 79 3 26 | 0.115 | 0.000 | 0.000 | 0.115 | 0.135 | 0.075 | 0.014 | 0.224 | 0.512 | 0.041 | 0.138 | 0.691 | 0.000 | 0.000 | 0.000 | 0.000 | 0.915 | 0.800 | 17.871 |
| 79 4 2 | 0.150 | 0.000 | 0.000 | 0.150 | 0.189 | 0.102 | 0.019 | 0.310 | 0.560 | 0.036 | 0.149 | 0.745 | 0.000 | 0.000 | 0.000 | 0.000 | 1.055 | 0.905 | 18.776 |
| 79 4 9 | 0.141 | 0.000 | 0.000 | 0.141 | 0.191 | 0.105 | 0.019 | 0.315 | 0.560 | 0.057 | 0.155 | 0.772 | 0.000 | 0.000 | 0.000 | 0.000 | 1.087 | 0.946 | 19.722 |
| 79 4 17 | 0.140 | 0.000 | 0.000 | 0.140 | 0.190 | 0.121 | 0.020 | 0.331 | 0.560 | 0.051 | 0.154 | 0.765 | 0.000 | 0.000 | 0.000 | 0.000 | 1.096 | 0.956 | 20.678 |
| 79 4 23 | 0.138 | 0.000 | 0.000 | 0.138 | 0.191 | 0.130 | 0.019 | 0.340 | 0.561 | 0.057 | 0.155 | 0.773 | 0.000 | 0.000 | 0.000 | 0.000 | 1.113 | 0.975 | 21.653 |
| 79 4 30 | 0.083 | 0.000 | 0.000 | 0.083 | 0.116 | 0.091 | 0.012 | 0.219 | 0.768 | 0.101 | 0.216 | 1.085 | 0.000 | 0.000 | 0.000 | 0.000 | 1.304 | 1.221 | 22.874 |
| 79 5 7 | 0.083 | 0.000 | 0.000 | 0.083 | 0.115 | 0.092 | 0.012 | 0.219 | 0.768 | 0.091 | 0.211 | 1.070 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.207 | 24.081 |
| 79 5 14 | 0.083 | 0.000 | 0.000 | 0.083 | 0.115 | 0.085 | 0.012 | 0.212 | 0.768 | 0.099 | 0.210 | 1.077 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.206 | 25.287 |
| 79 5 22 | 0.089 | 0.000 | 0.000 | 0.089 | 0.115 | 0.067 | 0.011 | 0.193 | 0.768 | 0.117 | 0.211 | 1.096 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.200 | 26.487 |
| 79 5 29 | 0.094 | 0.000 | 0.000 | 0.094 | 0.115 | 0.049 | 0.011 | 0.175 | 0.768 | 0.101 | 0.203 | 1.072 | 0.000 | 0.000 | 0.000 | 0.000 | 1.247 | 1.153 | 27.640 |
| 79 6 4 | 0.156 | 0.053 | 0.000 | 0.209 | 0.177 | 0.094 | 0.017 | 0.288 | 0.410 | 0.078 | 0.113 | 0.601 | 0.000 | 0.000 | 0.000 | 0.000 | 0.889 | 0.680 | 28.320 |
| 79 6 11 | 0.162 | 0.063 | 0.000 | 0.225 | 0.177 | 0.081 | 0.017 | 0.275 | 0.410 | 0.048 | 0.114 | 0.572 | 0.000 | 0.000 | 0.000 | 0.000 | 0.867 | 0.642 | 28.962 |
| 79 6 18 | 0.170 | 0.000 | 0.000 | 0.170 | 0.177 | 0.064 | 0.017 | 0.258 | 0.410 | 0.056 | 0.117 | 0.583 | 0.000 | 0.000 | 0.000 | 0.000 | 0.841 | 0.671 | 29.633 |
| 79 6 25 | 0.179 | 0.000 | 0.000 | 0.179 | 0.178 | 0.062 | 0.017 | 0.257 | 0.410 | 0.058 | 0.114 | 0.582 | 0.000 | 0.000 | 0.000 | 0.000 | 0.839 | 0.660 | 30.293 |
| 79 7 3 | 0.215 | 0.000 | 0.000 | 0.215 | 0.202 | 0.030 | 0.019 | 0.251 | 0.481 | 0.055 | 0.133 | 0.669 | 0.000 | 0.000 | 0.000 | 0.000 | 0.920 | 0.705 | 30.998 |
| 79 7 9 | 0.225 | 0.000 | 0.000 | 0.225 | 0.202 | 0.035 | 0.019 | 0.256 | 0.481 | 0.128 | 0.149 | 0.758 | 0.000 | 0.000 | 0.000 | 0.000 | 1.014 | 0.789 | 31.787 |
| 79 7 16 | 0.243 | 0.000 | 0.000 | 0.243 | 0.203 | 0.078 | 0.020 | 0.301 | 0.481 | 0.129 | 0.142 | 0.752 | 0.000 | 0.000 | 0.000 | 0.000 | 1.053 | 0.810 | 32.597 |
| 79 7 24 | 0.258 | 0.022 | 0.000 | 0.280 | 0.203 | 0.086 | 0.020 | 0.309 | 0.480 | 0.162 | 0.143 | 0.785 | 0.000 | 0.000 | 0.000 | 0.000 | 1.094 | 0.814 | 33.411 |
| 79 7 31 | 0.273 | 0.206 | 0.000 | 0.479 | 0.202 | 0.099 | 0.022 | 0.323 | 0.978 | 0.315 | 0.295 | 1.588 | 0.000 | 0.000 | 0.000 | 0.000 | 1.911 | 1.432 | 34.843 |
| 79 8 7 | 0.278 | 0.225 | 0.000 | 0.503 | 0.198 | 0.121 | 0.024 | 0.343 | 0.978 | 0.200 | 0.279 | 1.457 | 0.000 | 0.000 | 0.000 | 0.000 | 1.800 | 1.297 | 36.140 |
| 79 8 14 | 0.293 | 0.284 | 0.000 | 0.577 | 0.197 | 0.114 | 0.023 | 0.334 | 0.977 | 0.294 | 0.292 | 1.563 | 0.000 | 0.000 | 0.000 | 0.000 | 1.897 | 1.320 | 37.460 |
| 79 8 21 | 0.312 | 0.362 | 0.000 | 0.674 | 0.198 | 0.133 | 0.024 | 0.355 | 0.978 | 0.355 | 0.288 | 1.621 | 0.000 | 0.000 | 0.000 | 0.000 | 1.976 | 1.302 | 38.762 |
| 79 8 27 | 0.329 | 0.411 | 0.000 | 0.740 | 0.199 | 0.159 | 0.025 | 0.383 | 0.977 | 0.375 | 0.301 | 1.653 | 0.000 | 0.000 | 0.000 | 0.000 | 2.036 | 1.296 | 40.058 |
| 79 9 4 | 0.235 | 0.321 | 0.000 | 0.556 | 0.135 | 0.132 | 0.018 | 0.285 | 0.687 | 0.386 | 0.200 | 1.273 | 0.000 | 0.000 | 0.000 | 0.000 | 1.558 | 1.002 | 41.060 |
| 79 9 11 | 0.247 | 0.452 | 0.000 | 0.699 | 0.137 | 0.136 | 0.018 | 0.291 | 0.688 | 0.385 | 0.197 | 1.270 | 0.000 | 0.000 | 0.000 | 0.000 | 1.561 | 0.862 | 41.922 |
| 79 9 18 | 0.269 | 0.541 | 0.000 | 0.810 | 0.137 | 0.145 | 0.017 | 0.299 | 0.687 | 0.613 | 0.217 | 1.517 | 0.000 | 0.000 | 0.000 | 0.000 | 1.816 | 1.006 | 42.928 |
| 79 9 25 | 0.285 | 0.558 | 0.000 | 0.843 | 0.138 | 0.141 | 0.017 | 0.296 | 0.687 | 0.500 | 0.286 | 1.473 | 0.000 | 0.000 | 0.000 | 0.000 | 1.769 | 0.926 | 43.854 |
| 79 10 2 | 0.227 | 0.358 | 0.000 | 0.585 | 0.104 | 0.123 | 0.013 | 0.240 | 0.434 | 0.446 | 0.131 | 1.011 | 0.000 | 0.000 | 0.000 | 0.000 | 1.251 | 0.666 | 44.520 |
| 79 10 9 | 0.240 | 0.376 | 0.000 | 0.616 | 0.105 | 0.156 | 0.014 | 0.275 | 0.433 | 0.569 | 0.135 | 1.137 | 0.000 | 0.000 | 0.000 | 0.000 | 1.412 | 0.796 | 45.316 |
| 79 10 16 | 0.253 | 0.537 | 0.000 | 0.790 | 0.107 | 0.180 | 0.014 | 0.301 | 0.433 | 0.732 | 0.148 | 1.313 | 0.000 | 0.000 | 0.000 | 0.000 | 1.614 | 0.824 | 46.140 |
| 79 10 23 | 0.238 | 0.550 | 0.000 | 0.788 | 0.107 | 0.217 | 0.014 | 0.338 | 0.432 | 0.859 | 0.136 | 1.427 | 0.000 | 0.000 | 0.000 | 0.000 | 1.765 | 0.977 | 47.117 |
| 79 10 30 | 0.224 | 0.544 | 0.000 | 0.768 | 0.109 | 0.177 | 0.013 | 0.299 | 0.302 | 0.558 | 0.104 | 0.964 | 0.000 | 0.000 | 0.000 | 0.000 | 1.263 | 0.495 | 47.612 |
| 79 11 6 | 0.125 | 0.549 | 0.000 | 0.674 | 0.065 | 0.110 | 0.009 | 0.184 | 0.301 | 0.544 | 0.101 | 0.946 | 0.000 | 0.000 | 0.000 | 0.000 | 1.130 | 0.456 | 48.068 |
| 79 11 13 | 0.117 | 0.550 | 0.000 | 0.667 | 0.066 | 0.104 | 0.009 | 0.179 | 0.301 | 0.510 | 0.100 | 0.911 | 0.000 | 0.000 | 0.000 | 0.000 | 1.090 | 0.423 | 48.491 |
| 79 11 20 | 0.114 | 0.555 | 0.000 | 0.669 | 0.065 | 0.108 | 0.010 | 0.183 | 0.302 | 0.524 | 0.103 | 0.929 | 0.000 | 0.000 | 0.000 | 0.000 | 1.112 | 0.443 | 48.934 |
| 79 11 27 | 0.113 | 0.554 | 0.000 | 0.667 | 0.065 | 0.075 | 0.010 | 0.150 | 0.300 | 0.406 | 0.102 | 0.808 | 0.000 | 0.000 | 0.000 | 0.000 | 0.958 | 0.291 | 49.225 |
| 79 12 4 | 0.151 | 0.646 | 0.000 | 0.797 | 0.095 | 0.113 | 0.014 | 0.222 | 0.405 | 0.626 | 0.150 | 1.181 | 0.000 | 0.000 | 0.000 | 0.000 | 1.403 | 0.606 | 49.831 |
| 79 12 11 | 0.145 | 0.638 | 0.000 | 0.783 | 0.095 | 0.134 | 0.014 | 0.243 | 0.406 | 0.732 | 0.147 | 1.285 | 0.000 | 0.000 | 0.000 | 0.000 | 1.528 | 0.745 | 50.576 |
| 79 12 18 | 0.131 | 0.593 | 0.000 | 0.724 | 0.095 | 0.111 | 0.013 | 0.219 | 0.405 | 0.717 | 0.151 | 1.273 | 0.000 | 0.000 | 0.000 | 0.000 | 1.492 | 0.768 | 51.344 |
| 79 12 27 | 0.125 | 0.593 | 0.000 | 0.718 | 0.095 | 0.109 | 0.013 | 0.217 | 0.404 | 0.718 | 0.153 | 1.275 | 0.000 | 0.000 | 0.000 | 0.000 | 1.492 | 0.774 | 52.118 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GNMA FUTURES
(DOLLARS)

| | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| DATE OF CLAIM | | | 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 1 | 2 | 0.073 | 0.246 | 0.000 | 0.319 | | 0.055 | 0.067 | 0.008 | 0.130 | | 0.163 | 0.331 | 0.068 | 0.562 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.692 | | 0.373 | 52.491 |
| 80 | 1 | 9 | 0.071 | 0.251 | 0.000 | 0.322 | | 0.055 | 0.064 | 0.008 | 0.127 | | 0.162 | 0.301 | 0.063 | 0.526 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.653 | | 0.331 | 52.822 |
| 80 | 1 | 16 | 0.071 | 0.257 | 0.000 | 0.328 | | 0.056 | 0.070 | 0.008 | 0.134 | | 0.162 | 0.311 | 0.062 | 0.535 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.669 | | 0.341 | 53.163 |
| 80 | 1 | 23 | 0.071 | 0.267 | 0.000 | 0.338 | | 0.054 | 0.063 | 0.008 | 0.147 | | 0.161 | 0.345 | 0.062 | 0.568 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.715 | | 0.375 | 53.538 |
| 80 | 1 | 29 | 0.072 | 0.280 | 0.000 | 0.352 | | 0.055 | 0.104 | 0.009 | 0.168 | | 0.161 | 0.397 | 0.063 | 0.621 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.789 | | 0.437 | 53.975 |
| 80 | 2 | 5 | 0.098 | 0.361 | 0.000 | 0.459 | | 0.069 | 0.149 | 0.012 | 0.230 | | 0.303 | 0.833 | 0.119 | 1.255 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.485 | | 0.826 | 54.801 |
| 80 | 2 | 12 | 0.099 | 0.414 | 0.000 | 0.513 | | 0.070 | 0.168 | 0.011 | 0.229 | | 0.302 | 0.874 | 0.119 | 1.295 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.524 | | 0.811 | 55.612 |
| 80 | 2 | 19 | 0.100 | 0.636 | 0.000 | 0.736 | | 0.069 | 0.174 | 0.012 | 0.255 | | 0.300 | 0.951 | 0.119 | 1.370 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.625 | | 0.889 | 56.501 |
| 80 | 2 | 26 | 0.109 | 0.644 | 0.000 | 0.753 | | 0.069 | 0.174 | 0.012 | 0.255 | | 0.302 | 0.962 | 0.119 | 1.383 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.638 | | 0.885 | 57.386 |
| 80 | 3 | 4 | 0.161 | 1.777 | 0.000 | 1.938 | | 0.092 | 0.223 | 0.016 | 0.331 | | 0.742 | 2.261 | 0.296 | 3.299 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.630 | | 1.692 | 59.078 |
| 80 | 3 | 11 | 0.168 | 1.779 | 0.000 | 1.947 | | 0.092 | 0.210 | 0.016 | 0.318 | | 0.743 | 2.176 | 0.299 | 3.218 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.536 | | 1.569 | 60.647 |
| 80 | 3 | 18 | 0.187 | 1.950 | 0.000 | 2.137 | | 0.091 | 0.219 | 0.017 | 0.327 | | 0.743 | 2.226 | 0.298 | 3.267 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.584 | | 1.447 | 62.104 |
| 80 | 3 | 25 | 0.210 | 2.165 | 0.000 | 2.375 | | 0.091 | 0.247 | 0.017 | 0.355 | | 0.743 | 2.421 | 0.296 | 3.460 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.815 | | 1.440 | 63.544 |
| 80 | 4 | 1 | 0.317 | 1.358 | 0.000 | 1.675 | | 0.125 | 0.298 | 0.024 | 0.439 | | 0.433 | 1.267 | 0.178 | 1.880 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.319 | | 0.644 | 64.188 |
| 80 | 4 | 8 | 0.342 | 1.489 | 0.000 | 1.831 | | 0.125 | 0.275 | 0.025 | 0.425 | | 0.432 | 1.225 | 0.182 | 1.839 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.264 | | 0.633 | 64.821 |
| 80 | 4 | 15 | 0.361 | 1.533 | 0.000 | 1.894 | | 0.125 | 0.734 | 0.025 | 0.884 | | 0.432 | 1.170 | 0.202 | 1.804 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.188 | | 0.294 | 64.915 |
| 80 | 4 | 21 | 0.368 | 1.562 | 0.000 | 1.927 | | 0.124 | 0.200 | 0.025 | 0.349 | | 0.432 | 1.063 | 0.196 | 1.691 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.040 | | 0.113 | 65.027 |
| 80 | 4 | 28 | 0.322 | 1.402 | 0.000 | 1.734 | | 0.125 | 0.151 | 0.024 | 0.300 | | 0.415 | 0.908 | 0.191 | 1.514 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.814 | | 0.080 | 65.107 |
| 80 | 5 | 5 | 0.340 | 1.275 | 0.000 | 1.615 | | 0.142 | 0.086 | 0.027 | 0.255 | | 0.415 | 0.646 | 0.185 | 1.246 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.501 | | -0.114 | 64.993 |
| 80 | 5 | 12 | 0.261 | 1.038 | 0.000 | 1.299 | | 0.142 | 0.110 | 0.028 | 0.280 | | 0.415 | 0.695 | 0.186 | 1.296 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.576 | | 0.277 | 65.270 |
| 80 | 5 | 16 | 0.289 | 0.897 | 0.000 | 1.186 | | 0.142 | 0.139 | 0.029 | 0.310 | | 0.414 | 0.727 | 0.182 | 1.323 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.633 | | 0.057 | 65.327 |
| 80 | 5 | 26 | 0.136 | 0.726 | 0.000 | 0.862 | | 0.144 | 0.102 | 0.030 | 0.276 | | 0.414 | 0.611 | 0.188 | 1.213 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.489 | | -0.144 | 65.183 |
| 80 | 6 | 2 | 0.115 | 1.787 | 0.000 | 1.902 | | 0.146 | 0.163 | 0.031 | 0.340 | | 0.993 | 1.884 | 0.443 | 3.320 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.660 | | 1.838 | 67.021 |
| 80 | 6 | 9 | 0.111 | 1.737 | 0.000 | 1.848 | | 0.146 | 0.108 | 0.032 | 0.286 | | 0.992 | 1.494 | 0.452 | 2.938 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.224 | | 1.376 | 68.397 |
| 80 | 6 | 16 | 0.098 | 1.672 | 0.000 | 1.770 | | 0.147 | 0.093 | 0.033 | 0.273 | | 0.991 | 1.247 | 0.434 | 2.672 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.945 | | 1.195 | 69.593 |
| 80 | 6 | 23 | 0.092 | 1.702 | 0.000 | 1.794 | | 0.148 | 0.121 | 0.033 | 0.302 | | 0.992 | 1.459 | 0.444 | 2.895 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.197 | | 1.403 | 70.996 |
| 80 | 6 | 30 | 0.046 | 1.442 | 0.000 | 1.488 | | 0.088 | 0.107 | 0.020 | 0.215 | | 0.046 | 1.586 | 0.395 | 2.027 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.042 | | 1.554 | 72.550 |
| 80 | 7 | 7 | 0.042 | 1.468 | 0.000 | 1.510 | | 0.088 | 0.123 | 0.021 | 0.232 | | 0.047 | 1.692 | 0.378 | 2.917 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.149 | | 1.639 | 74.189 |
| 80 | 7 | 14 | 0.033 | 1.464 | 0.000 | 1.497 | | 0.088 | 0.125 | 0.020 | 0.233 | | 0.047 | 1.703 | 0.377 | 2.087 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.240 | | 1.743 | 75.932 |
| 80 | 7 | 21 | 0.028 | 1.477 | 0.000 | 1.505 | | 0.089 | 0.097 | 0.020 | 0.206 | | 0.047 | 1.635 | 0.391 | 2.073 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.079 | | 1.574 | 77.506 |
| 80 | 7 | 28 | 0.022 | 1.027 | 0.000 | 1.049 | | 0.088 | 0.122 | 0.021 | 0.231 | | 0.505 | 1.264 | 0.266 | 2.115 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.346 | | 1.297 | 78.803 |
| 80 | 8 | 5 | 0.017 | 1.054 | 0.000 | 1.071 | | 0.108 | 0.151 | 0.026 | 0.285 | | 0.505 | 1.329 | 0.274 | 2.108 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.444 | | 1.395 | 80.198 |
| 80 | 8 | 11 | 0.012 | 1.081 | 0.000 | 1.094 | | 0.109 | 0.150 | 0.024 | 0.293 | | 0.504 | 1.402 | 0.269 | 2.255 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.548 | | 1.454 | 81.652 |
| 80 | 8 | 18 | 0.008 | 1.093 | 0.000 | 1.101 | | 0.110 | 0.138 | 0.026 | 0.274 | | 0.505 | 1.378 | 0.265 | 2.228 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.502 | | 1.407 | 83.059 |
| 80 | 8 | 25 | 0.000 | 1.171 | 0.000 | 1.171 | | 0.113 | 0.123 | 0.025 | 0.261 | | 0.505 | 1.449 | 0.273 | 2.307 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.568 | | 1.397 | 84.456 |
| 80 | 9 | 1 | 0.000 | 1.312 | 0.000 | 1.312 | | 0.149 | 0.129 | 0.032 | 0.310 | | 0.621 | 1.550 | 0.307 | 2.478 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.788 | | 1.476 | 85.932 |
| 80 | 9 | 8 | 0.000 | 1.440 | 0.000 | 1.440 | | 0.151 | 0.117 | 0.032 | 0.300 | | 0.621 | 1.517 | 0.296 | 2.434 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.734 | | 1.324 | 87.256 |
| 80 | 9 | 15 | 0.000 | 1.396 | 0.000 | 1.396 | | 0.154 | 0.075 | 0.029 | 0.258 | | 0.622 | 1.594 | 0.311 | 2.529 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.787 | | 1.371 | 88.627 |
| 80 | 9 | 22 | 0.000 | 1.486 | 0.000 | 1.486 | | 0.156 | 0.087 | 0.029 | 0.242 | | 0.622 | 1.721 | 0.311 | 2.654 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.896 | | 1.498 | 91.299 |
| 80 | 9 | 29 | 0.000 | 1.565 | 0.000 | 1.565 | | 0.119 | 0.016 | 0.020 | 0.155 | | 0.446 | 1.966 | 0.340 | 2.952 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.107 | | 1.562 | 92.861 |
| 80 | 10 | 6 | 0.000 | 1.680 | 0.000 | 1.680 | | 0.121 | -0.018 | 0.017 | 0.120 | | 0.447 | 1.693 | 0.343 | 2.693 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.813 | | 1.213 | 94.074 |
| 80 | 10 | 14 | 0.000 | 1.617 | 0.000 | 1.617 | | 0.123 | -0.030 | 0.014 | 0.107 | | 0.448 | 1.540 | 0.340 | 2.548 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.655 | | 1.018 | 95.092 |
| 80 | 10 | 20 | 0.000 | 1.594 | 0.000 | 1.594 | | 0.122 | -0.081 | 0.009 | 0.050 | | 0.449 | 1.744 | 0.353 | 2.746 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.846 | | 1.224 | 96.316 |
| 80 | 10 | 27 | 0.000 | 1.587 | 0.000 | 1.587 | | 0.125 | -0.050 | 0.012 | 0.083 | | 0.449 | 1.891 | 0.342 | 2.902 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.985 | | 1.398 | 97.714 |
| 80 | 11 | 3 | 0.000 | 1.313 | 0.000 | 1.313 | | 0.116 | -0.045 | 0.011 | 0.082 | | 0.550 | 1.560 | 0.281 | 2.401 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.483 | | 1.178 | 98.894 |
| 80 | 11 | 10 | 0.000 | 1.344 | 0.000 | 1.344 | | 0.114 | -0.030 | 0.012 | 0.096 | | 0.550 | 1.622 | 0.288 | 2.460 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.556 | | 1.212 | 100.096 |
| 80 | 11 | 17 | 0.000 | 1.366 | 0.000 | 1.366 | | 0.115 | -0.024 | 0.012 | 0.103 | | 0.549 | 1.582 | 0.288 | 2.416 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.519 | | 1.153 | 101.249 |
| 80 | 11 | 24 | 0.000 | 1.371 | 0.000 | 1.371 | | 0.114 | -0.014 | 0.010 | 0.141 | | 0.549 | 1.564 | 0.271 | 2.344 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.485 | | 1.114 | 102.363 |
| 80 | 12 | 1 | 0.000 | 1.393 | 0.000 | 1.393 | | 0.201 | 0.039 | 0.029 | 0.269 | | 0.504 | 1.483 | 0.267 | 2.254 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.391 | | 1.228 | 103.591 |
| 80 | 12 | 8 | 0.040 | 1.367 | 0.000 | 1.407 | | 0.201 | 0.015 | 0.024 | 0.240 | | 0.503 | 1.413 | 0.267 | 2.183 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.423 | | 1.016 | 104.607 |
| 80 | 12 | 15 | 0.091 | 1.433 | 0.000 | 1.524 | | 0.199 | 0.069 | 0.026 | 0.294 | | 0.504 | 1.467 | 0.268 | 2.239 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.533 | | 1.089 | 105.696 |
| 80 | 12 | 22 | 0.131 | 1.498 | 0.000 | 1.629 | | 0.197 | -0.006 | 0.027 | 0.218 | | 0.503 | 1.180 | 0.267 | 1.950 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.168 | | 0.539 | 106.155 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 02
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| DATE OF CLAIM | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 12 29 | 0.019 | 0.397 | 2.590 | 3.006 | 0.020 | -0.002 | 0.004 | 0.030 | 0.132 | 0.315 | 0.072 | 0.519 | 1.524 | 1.516 | 0.936 | 3.976 | 4.525 | 1.519 | 107.674 |
| 81 1 5 | 0.020 | 0.399 | 2.584 | 3.003 | 0.020 | -0.001 | 0.004 | 0.031 | 0.133 | 0.291 | 0.068 | 0.492 | 1.525 | 1.449 | 0.946 | 3.920 | 4.443 | 1.440 | 109.114 |
| 1 12 | 0.019 | 0.391 | 2.517 | 2.927 | 0.019 | 0.003 | 0.004 | 0.036 | 0.133 | 0.322 | 0.068 | 0.523 | 1.525 | 1.603 | 0.922 | 4.050 | 4.609 | 1.682 | 110.796 |
| 1 19 | 0.018 | 0.380 | 2.394 | 2.792 | 0.020 | 0.002 | 0.003 | 0.033 | 0.132 | 0.331 | 0.069 | 0.532 | 1.524 | 1.669 | 0.930 | 4.123 | 4.688 | 1.096 | 112.692 |
| 1 26 | 0.017 | 0.370 | 2.547 | 2.942 | 0.019 | -0.003 | 0.002 | 0.028 | 0.133 | 0.336 | 0.069 | 0.538 | 2.244 | 2.590 | 1.405 | 6.247 | 6.813 | 2.071 | 115.363 |
| 2 2 | 0.030 | 0.402 | 2.511 | 4.423 | 0.059 | -0.012 | 0.004 | 0.051 | 0.310 | 0.006 | 0.161 | 1.277 | 2.245 | 2.662 | 1.373 | 6.280 | 7.608 | 3.185 | 118.548 |
| 2 9 | 0.031 | 0.406 | 2.514 | 4.428 | 0.060 | -0.007 | 0.003 | 0.056 | 0.310 | 0.067 | 0.162 | 1.339 | 2.245 | 2.888 | 1.368 | 6.492 | 7.888 | 3.060 | 121.608 |
| 2 16 | 0.027 | 0.387 | 2.529 | 4.443 | 0.059 | -0.006 | 0.002 | 0.053 | 0.310 | 0.940 | 0.163 | 1.413 | 2.243 | 3.270 | 1.418 | 6.931 | 8.397 | 3.954 | 125.562 |
| 2 23 | 0.029 | 0.405 | 2.777 | 4.691 | 0.061 | -0.017 | 0.001 | 0.045 | 0.310 | 0.915 | 0.170 | 1.395 | 2.247 | 3.169 | 1.453 | 6.969 | 8.409 | 3.710 | 129.080 |
| 3 2 | 0.023 | 1.595 | 3.729 | 5.347 | 0.049 | -0.007 | 0.002 | 0.044 | 0.560 | 1.754 | 0.313 | 2.627 | 2.346 | 3.301 | 1.444 | 7.193 | 9.884 | 4.537 | 134.417 |
| 3 9 | 0.022 | 1.612 | 3.826 | 5.483 | 0.070 | -0.017 | 0.003 | 0.056 | 0.560 | 1.643 | 0.323 | 2.526 | 2.346 | 3.015 | 1.454 | 6.815 | 9.397 | 3.913 | 138.331 |
| 3 16 | 0.020 | 1.673 | 3.943 | 5.634 | 0.071 | -0.033 | 0.002 | 0.040 | 0.562 | 1.585 | 0.327 | 2.474 | 2.345 | 2.889 | 1.476 | 6.710 | 9.224 | 3.586 | 141.917 |
| 3 23 | 0.007 | 1.670 | 3.971 | 5.656 | 0.072 | -0.041 | 0.001 | 0.032 | 0.561 | 1.640 | 0.317 | 2.526 | 2.343 | 3.164 | 1.483 | 6.990 | 9.548 | 3.892 | 145.813 |
| 3 30 | 0.000 | 1.658 | 7.687 | 9.345 | 0.053 | -0.024 | 0.003 | 0.032 | 0.556 | 1.623 | 0.313 | 2.492 | 4.401 | 6.108 | 2.863 | 13.432 | 15.956 | 6.611 | 152.424 |
| 4 6 | 0.000 | 1.678 | 7.836 | 9.514 | 0.054 | -0.022 | 0.003 | 0.034 | 0.557 | 1.881 | 0.317 | 2.675 | 4.478 | 7.014 | 2.898 | 14.390 | 17.099 | 7.588 | 160.009 |
| 4 13 | 0.000 | 1.789 | 8.483 | 10.272 | 0.054 | -0.015 | 0.005 | 0.044 | 0.557 | 1.886 | 0.327 | 2.698 | 4.479 | 7.072 | 2.945 | 14.497 | 17.231 | 6.959 | 166.968 |
| 4 20 | 0.000 | 1.831 | 8.868 | 10.699 | 0.054 | -0.009 | 0.006 | 0.051 | 0.557 | 1.742 | 0.322 | 2.621 | 4.480 | 6.964 | 2.965 | 14.409 | 17.081 | 6.382 | 173.350 |
| 4 27 | 0.012 | 1.183 | 8.032 | 9.227 | 0.056 | 0.015 | 0.007 | 0.078 | 0.351 | 1.153 | 0.295 | 1.799 | 3.831 | 6.042 | 2.573 | 12.446 | 14.633 | 5.484 | 178.834 |
| 5 4 | 0.136 | 1.211 | 8.439 | 9.786 | 0.258 | 0.265 | 0.046 | 0.559 | 0.351 | 1.260 | 0.204 | 1.815 | 3.831 | 7.185 | 2.564 | 13.580 | 15.954 | 6.168 | 184.924 |
| 5 11 | 0.308 | 1.351 | 9.716 | 11.375 | 0.240 | 0.318 | 0.042 | 0.600 | 0.351 | 1.234 | 0.206 | 1.791 | 3.831 | 7.085 | 2.587 | 13.503 | 15.894 | 4.519 | 189.443 |
| 5 19 | 0.429 | 1.412 | 10.288 | 12.129 | 0.234 | 0.285 | 0.041 | 0.560 | 0.350 | 1.130 | 0.204 | 1.684 | 3.832 | 6.553 | 2.605 | 12.990 | 15.234 | 3.185 | 192.540 |
| 5 25 | 0.489 | 1.431 | 10.423 | 12.343 | 0.233 | 0.369 | 0.048 | 0.650 | 0.351 | 1.132 | 0.203 | 1.686 | 3.833 | 6.574 | 2.577 | 12.984 | 15.320 | 2.977 | 195.517 |
| 6 1 | 0.481 | 1.593 | 14.215 | 18.289 | 0.172 | 0.222 | 0.031 | 0.425 | 0.880 | 2.744 | 0.521 | 4.145 | 5.153 | 8.606 | 3.538 | 17.297 | 21.867 | 1.658 | 197.183 |
| 6 8 | 0.417 | 1.770 | 14.700 | 18.885 | 0.173 | 0.261 | 0.036 | 0.470 | 0.879 | 2.700 | 0.523 | 4.102 | 5.154 | 8.284 | 3.492 | 16.930 | 21.502 | 2.617 | 201.800 |
| 6 15 | 0.431 | 1.778 | 15.021 | 19.222 | 0.171 | 0.258 | 0.039 | 0.468 | 0.879 | 2.546 | 0.524 | 3.949 | 5.155 | 7.879 | 3.534 | 16.359 | 20.976 | 1.756 | 203.554 |
| 6 22 | 0.425 | 1.766 | 15.062 | 19.253 | 0.172 | 0.264 | 0.037 | 0.473 | 0.879 | 2.690 | 0.529 | 4.106 | 5.158 | 8.216 | 3.459 | 16.833 | 21.412 | 2.159 | 205.713 |
| 6 29 | 0.432 | 2.206 | 16.671 | 19.309 | 0.171 | 0.262 | 0.034 | 0.467 | 0.509 | 1.644 | 0.301 | 2.454 | 5.159 | 9.738 | 3.762 | 19.099 | 22.020 | 2.711 | 208.424 |
| 7 6 | 0.313 | 2.208 | 16.802 | 19.322 | 0.123 | 0.168 | 0.023 | 0.314 | 0.509 | 1.622 | 0.303 | 2.434 | 5.600 | 9.889 | 3.892 | 19.381 | 22.129 | 2.807 | 211.231 |
| 7 13 | 0.316 | 2.206 | 16.778 | 19.301 | 0.123 | 0.167 | 0.022 | 0.312 | 0.510 | 1.700 | 0.315 | 2.525 | 5.600 | 10.018 | 3.844 | 19.462 | 22.799 | 3.018 | 214.249 |
| 7 20 | 0.342 | 2.228 | 16.899 | 19.432 | 0.122 | 0.215 | 0.025 | 0.362 | 0.509 | 1.834 | 0.315 | 2.658 | 5.601 | 11.044 | 3.861 | 20.526 | 23.546 | 4.114 | 218.363 |
| 7 27 | 0.342 | 2.392 | 13.372 | 16.126 | 0.122 | 0.185 | 0.023 | 0.330 | 0.509 | 1.829 | 0.330 | 2.668 | 4.055 | 7.091 | 2.838 | 14.784 | 17.782 | 1.656 | 220.019 |
| 8 4 | 0.500 | 4.500 | 16.525 | 21.605 | 0.168 | 0.277 | 0.032 | 0.477 | 0.869 | 3.382 | 0.597 | 4.848 | 3.781 | 8.118 | 2.485 | 14.384 | 19.709 | -1.896 | 218.123 |
| 8 10 | 0.432 | 4.842 | 16.221 | 21.495 | 0.169 | 0.234 | 0.030 | 0.433 | 0.869 | 3.192 | 0.589 | 4.650 | 4.055 | 7.987 | 2.868 | 14.912 | 19.895 | -1.808 | 216.323 |
| 8 17 | 0.443 | 4.871 | 16.917 | 22.231 | 0.169 | 0.246 | 0.031 | 0.444 | 0.871 | 3.274 | 0.599 | 4.744 | 4.057 | 8.186 | 2.878 | 15.043 | 20.233 | -1.998 | 214.325 |
| 8 24 | 0.652 | 4.930 | 16.905 | 22.495 | 0.169 | 0.303 | 0.031 | 0.503 | 0.871 | 3.706 | 0.614 | 5.191 | 4.058 | 9.200 | 2.863 | 16.121 | 21.815 | -0.680 | 213.645 |
| 8 31 | 0.428 | 2.481 | 19.975 | 22.884 | 0.118 | 0.207 | 0.022 | 0.347 | 0.440 | 1.859 | 0.315 | 2.614 | 4.762 | 10.813 | 3.394 | 18.969 | 21.930 | -0.954 | 212.691 |
| 9 8 | 0.427 | 2.472 | 20.078 | 22.977 | 0.117 | 0.217 | 0.023 | 0.357 | 0.440 | 1.918 | 0.321 | 2.679 | 4.765 | 11.154 | 3.396 | 19.315 | 22.351 | -0.426 | 212.265 |
| 9 14 | 0.415 | 2.434 | 19.789 | 22.638 | 0.118 | 0.192 | 0.023 | 0.333 | 0.440 | 1.767 | 0.312 | 2.519 | 4.767 | 10.700 | 3.483 | 18.950 | 21.802 | -0.834 | 211.229 |
| 9 21 | 0.413 | 2.421 | 19.860 | 22.694 | 0.119 | 0.144 | 0.022 | 0.285 | 0.442 | 1.603 | 0.312 | 2.357 | 4.770 | 9.611 | 3.430 | 17.811 | 20.453 | -2.241 | 208.988 |
| 9 28 | 0.398 | 1.507 | 21.294 | 23.201 | 0.120 | 0.185 | 0.021 | 0.326 | 0.275 | 1.144 | 0.196 | 1.615 | 5.119 | 12.002 | 3.686 | 20.807 | 22.748 | -0.453 | 208.535 |
| 10 5 | 1.124 | 1.510 | 21.297 | 23.931 | 0.349 | 0.544 | 0.073 | 0.966 | 0.274 | 1.090 | 0.201 | 1.565 | 5.121 | 11.371 | 3.737 | 20.229 | 22.760 | -1.171 | 207.364 |
| 10 13 | 1.023 | 1.411 | 20.048 | 22.482 | 0.349 | 0.517 | 0.079 | 0.945 | 0.275 | 1.019 | 0.201 | 1.495 | 5.122 | 10.790 | 3.817 | 19.729 | 22.169 | -0.313 | 207.051 |
| 10 19 | 0.966 | 1.387 | 19.837 | 22.190 | 0.349 | 0.450 | 0.074 | 0.873 | 0.274 | 0.985 | 0.197 | 1.456 | 5.123 | 10.283 | 3.698 | 19.104 | 21.433 | -0.757 | 206.294 |
| 10 26 | 0.913 | 1.200 | 14.797 | 16.990 | 0.347 | 0.503 | 0.068 | 0.918 | 0.278 | 1.056 | 0.195 | 1.529 | 4.008 | 9.344 | 3.011 | 16.365 | 18.832 | 1.842 | 208.136 |
| 11 2 | 1.373 | 3.053 | 14.735 | 19.161 | 0.524 | 0.559 | 0.103 | 1.186 | 0.669 | 2.762 | 0.484 | 3.915 | 4.009 | 8.157 | 2.985 | 15.151 | 19.752 | 0.591 | 208.727 |
| 11 9 | 1.299 | 2.889 | 14.424 | 18.612 | 0.526 | 0.354 | 0.102 | 0.982 | 0.671 | 1.978 | 0.494 | 3.143 | 4.009 | 6.980 | 2.945 | 13.934 | 18.059 | -0.553 | 208.174 |
| 11 16 | 1.029 | 2.533 | 13.156 | 16.718 | 0.526 | 0.237 | 0.104 | 0.867 | 0.672 | 1.799 | 0.504 | 2.975 | 4.013 | 6.303 | 2.971 | 13.287 | 17.129 | 0.411 | 208.585 |
| 11 23 | 0.859 | 2.327 | 12.049 | 15.235 | 0.526 | 0.375 | 0.110 | 1.011 | 0.672 | 1.886 | 0.493 | 3.051 | 4.017 | 6.802 | 2.950 | 13.777 | 17.839 | 2.694 | 211.189 |
| 11 30 | 1.129 | 1.413 | 13.577 | 16.119 | 0.805 | 0.338 | 0.159 | 1.302 | 0.431 | 1.111 | 0.316 | 1.858 | 4.643 | 7.504 | 3.526 | 15.673 | 18.833 | 2.714 | 213.903 |
| 12 7 | 0.871 | 1.417 | 13.710 | 15.998 | 0.831 | 0.546 | 0.173 | 1.550 | 0.430 | 1.220 | 0.315 | 1.965 | 4.648 | 8.169 | 3.451 | 16.268 | 19.783 | 3.785 | 217.688 |
| 12 14 | 0.763 | 1.417 | 13.882 | 16.062 | 0.841 | 0.638 | 0.170 | 1.649 | 0.431 | 1.271 | 0.302 | 2.004 | 4.656 | 8.991 | 3.473 | 17.120 | 20.773 | 4.711 | 222.399 |
| 12 21 | 0.659 | 1.436 | 14.242 | 16.337 | 0.851 | 0.799 | 0.206 | 1.856 | 0.430 | 1.236 | 0.305 | 1.971 | 4.662 | 8.615 | 3.424 | 16.701 | 20.528 | 4.191 | 226.590 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(VALUES)

| DATE OF CLAIM | | | CLAIMS 1YEAR | CLAIMS 3YEAR | CLAIMS 5YEAR | CLAIMS TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | RESERVES 1YEAR SHORT | RESERVES 1YEAR INVESTMENT | RESERVES 1YEAR TOTAL | RESERVES 3YEAR PREMIUM | RESERVES 3YEAR SHORT | RESERVES 3YEAR INVESTMENT | RESERVES 3YEAR TOTAL | RESERVES 5YEAR PREMIUM | RESERVES 5YEAR SHORT | RESERVES 5YEAR INVESTMENT | RESERVES 5YEAR TOTAL | RESERVES TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 81 | 12 | 28 | 0.659 | 0.739 | 6.863 | 8.261 | 0.846 | 0.856 | 0.207 | 1.909 | 0.219 | 0.643 | 0.154 | 1.016 | 2.213 | 4.329 | 1.686 | 8.228 | 11.153 | 2.892 | 229.482 |
| 82 | 1 | 4 | 0.140 | 0.751 | 6.941 | 7.832 | 0.176 | 0.193 | 0.044 | 0.413 | 0.219 | 0.658 | 0.155 | 1.032 | 2.215 | 4.318 | 1.638 | 8.171 | 9.616 | 1.784 | 231.266 |
| 82 | 1 | 11 | 0.149 | 0.744 | 7.168 | 8.061 | 0.175 | 0.205 | 0.041 | 0.421 | 0.220 | 0.710 | 0.158 | 1.088 | 2.218 | 4.427 | 1.420 | 8.465 | 9.974 | 1.913 | 233.179 |
| 82 | 1 | 18 | 0.153 | 0.742 | 7.358 | 8.253 | 0.175 | 0.183 | 0.041 | 0.399 | 0.219 | 0.690 | 0.161 | 1.070 | 2.221 | 4.540 | 1.436 | 8.397 | 9.866 | 1.613 | 234.792 |
| 82 | 1 | 25 | 0.169 | 0.779 | 7.888 | 8.836 | 0.173 | 0.169 | 0.041 | 0.383 | 0.220 | 0.687 | 0.165 | 1.072 | 2.225 | 4.478 | 1.444 | 8.349 | 9.804 | 0.968 | 235.760 |
| 82 | 2 | 1 | 0.174 | 2.289 | 13.567 | 15.970 | 0.178 | 0.174 | 0.041 | 0.393 | 0.424 | 2.029 | 0.478 | 3.131 | 3.706 | 7.673 | 2.727 | 14.106 | 17.630 | 1.660 | 237.420 |
| 82 | 2 | 8 | 0.183 | 2.360 | 13.914 | 16.457 | 0.178 | 0.178 | 0.039 | 0.395 | 0.424 | 2.048 | 0.462 | 3.154 | 3.711 | 8.077 | 2.721 | 14.509 | 18.050 | 1.681 | 239.101 |
| 82 | 2 | 15 | 0.186 | 2.375 | 14.026 | 16.587 | 0.179 | 0.132 | 0.036 | 0.347 | 0.424 | 2.005 | 0.474 | 3.103 | 3.711 | 7.911 | 2.789 | 14.411 | 17.861 | 1.274 | 240.375 |
| 82 | 2 | 22 | 0.216 | 2.552 | 14.638 | 17.406 | 0.179 | 0.085 | 0.038 | 0.302 | 0.424 | 1.713 | 0.471 | 2.608 | 3.712 | 6.891 | 2.792 | 13.395 | 16.305 | -0.901 | 239.394 |
| 82 | 3 | 1 | 0.206 | 3.797 | 24.256 | 28.259 | 0.165 | 0.057 | 0.033 | 0.255 | 0.914 | 2.527 | 0.709 | 4.150 | 6.000 | 11.397 | 4.647 | 22.044 | 26.449 | -1.810 | 237.584 |
| 82 | 3 | 8 | 0.194 | 3.839 | 24.256 | 28.289 | 0.165 | 0.074 | 0.036 | 0.275 | 0.911 | 2.496 | 0.707 | 4.114 | 6.000 | 11.290 | 4.662 | 21.960 | 26.349 | -1.940 | 235.644 |
| 82 | 3 | 15 | 0.182 | 3.787 | 23.873 | 27.842 | 0.167 | 0.089 | 0.038 | 0.294 | 0.912 | 2.555 | 0.709 | 4.176 | 6.001 | 11.342 | 4.620 | 21.963 | 26.453 | -1.389 | 234.255 |
| 82 | 3 | 22 | 0.174 | 3.774 | 23.738 | 27.686 | 0.166 | 0.049 | 0.036 | 0.251 | 0.912 | 2.401 | 0.713 | 4.026 | 6.001 | 10.631 | 4.596 | 21.228 | 25.505 | -2.181 | 232.074 |
| 82 | 3 | 29 | 0.170 | 1.639 | 19.704 | 21.523 | 0.167 | 0.083 | 0.035 | 0.285 | 0.402 | 1.164 | 0.314 | 1.880 | 4.965 | 9.702 | 3.831 | 18.498 | 20.663 | -0.840 | 231.214 |
| 82 | 4 | 5 | 0.169 | 1.645 | 19.687 | 21.501 | 0.246 | 0.074 | 0.046 | 0.344 | 0.401 | 1.151 | 0.315 | 1.867 | 4.965 | 9.638 | 3.853 | 18.456 | 20.689 | -0.892 | 230.322 |
| 82 | 4 | 12 | 0.220 | 1.637 | 19.537 | 21.394 | 0.248 | 0.035 | 0.048 | 0.331 | 0.401 | 1.059 | 0.316 | 1.776 | 4.964 | 9.370 | 4.029 | 18.363 | 20.470 | -0.924 | 229.398 |
| 82 | 4 | 19 | 0.203 | 1.637 | 19.557 | 21.397 | 0.251 | 0.013 | 0.049 | 0.313 | 0.401 | 0.967 | 0.309 | 1.677 | 4.961 | 8.726 | 3.969 | 17.656 | 19.644 | -1.751 | 227.647 |
| 82 | 4 | 26 | 0.174 | 1.632 | 20.221 | 22.032 | 0.261 | -0.010 | 0.048 | 0.299 | 0.402 | 0.936 | 0.302 | 1.640 | 5.118 | 9.110 | 4.132 | 18.380 | 20.319 | -1.713 | 225.934 |
| 82 | 5 | 3 | 0.136 | 2.057 | 20.241 | 22.434 | 0.244 | -0.012 | 0.039 | 0.271 | 0.505 | 1.259 | 0.377 | 2.141 | 5.116 | 9.542 | 4.090 | 18.748 | 21.180 | -1.254 | 224.680 |
| 82 | 5 | 10 | 0.073 | 2.053 | 19.808 | 21.934 | 0.249 | -0.045 | 0.042 | 0.246 | 0.505 | 1.146 | 0.383 | 2.034 | 5.114 | 8.995 | 4.178 | 18.197 | 20.477 | -1.457 | 223.223 |
| 82 | 5 | 17 | 0.014 | 2.040 | 19.768 | 21.830 | 0.255 | 0.001 | 0.048 | 0.304 | 0.505 | 1.217 | 0.392 | 2.114 | 5.115 | 9.060 | 4.139 | 18.314 | 20.732 | -1.090 | 222.125 |
| 82 | 5 | 25 | 0.014 | 2.043 | 19.728 | 21.785 | 0.253 | -0.012 | 0.047 | 0.288 | 0.505 | 1.212 | 0.403 | 2.120 | 5.115 | 8.997 | 4.091 | 18.083 | 20.211 | -1.574 | 220.551 |

END OF DATA
READY.

# EXHIBITS 2-4

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 77 1 3 | 10.83 | 9.87 | 4.59 | 4.55 | 0.068 | 0.036 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.036 | 0.036 |
| 76 1 12 | - 77 1 10 | 10.81 | 9.78 | 4.59 | 4.55 | 0.068 | 0.039 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.039 | 0.075 |
| 76 1 19 | - 77 1 17 | 10.87 | 9.89 | 4.59 | 4.56 | 0.068 | 0.034 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.034 | 0.109 |
| 76 1 26 | - 77 1 24 | 10.93 | 9.91 | 4.59 | 4.56 | 0.068 | 0.038 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.038 | 0.147 |
| 76 2 2 | - 77 1 31 | 10.99 | 9.35 | 3.84 | 3.81 | 0.057 | 0.033 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.033 | 0.180 |
| 76 2 9 | - 77 2 7 | 11.04 | 9.19 | 3.84 | 3.81 | 0.057 | 0.028 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.028 | 0.208 |
| 76 2 16 | - 77 2 14 | 11.10 | 9.03 | 3.84 | 3.81 | 0.058 | 0.031 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.031 | 0.239 |
| 76 2 23 | - 77 2 21 | 11.15 | 9.11 | 3.84 | 3.81 | 0.058 | 0.035 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.035 | 0.274 |
| 76 3 1 | - 77 2 28 | 11.20 | 9.19 | 12.05 | 11.95 | 0.181 | 0.095 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.095 | 0.369 |
| 76 3 8 | - 77 3 7 | 11.25 | 9.27 | 12.05 | 11.95 | 0.182 | 0.106 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.106 | 0.475 |
| 76 3 15 | - 77 3 14 | 11.30 | 9.35 | 12.05 | 11.95 | 0.182 | 0.108 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.108 | 0.583 |
| 76 3 22 | - 77 3 21 | 11.29 | 9.36 | 12.05 | 11.95 | 0.182 | 0.119 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.119 | 0.702 |
| 76 3 29 | - 77 3 28 | 11.27 | 9.37 | 12.05 | 11.95 | 0.182 | 0.121 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.121 | 0.823 |
| 76 4 5 | - 77 4 4 | 11.25 | 9.37 | 5.31 | 5.27 | 0.080 | 0.054 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.054 | 0.877 |
| 76 4 12 | - 77 4 11 | 11.24 | 9.38 | 5.31 | 5.27 | 0.080 | 0.057 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.057 | 0.934 |
| 76 4 19 | - 77 4 18 | 11.23 | 9.39 | 5.31 | 5.27 | 0.080 | 0.055 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.055 | 0.989 |
| 76 4 26 | - 77 4 25 | 11.21 | 9.40 | 5.31 | 5.27 | 0.080 | 0.053 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.053 | 1.042 |
| 76 5 3 | - 77 5 2 | 11.19 | 9.41 | 12.86 | 12.76 | 0.193 | 0.121 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.121 | 1.163 |
| 76 5 10 | - 77 5 9 | 11.17 | 9.41 | 12.86 | 12.76 | 0.193 | 0.108 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.108 | 1.271 |
| 76 5 17 | - 77 5 16 | 11.16 | 9.42 | 12.86 | 12.76 | 0.192 | 0.103 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.103 | 1.374 |
| 76 5 24 | - 77 5 23 | 11.15 | 9.38 | 12.86 | 12.76 | 0.193 | 0.103 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.103 | 1.477 |
| 76 5 31 | - 77 5 30 | 11.13 | 9.33 | 12.86 | 12.76 | 0.192 | 0.100 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.100 | 1.577 |
| 76 6 7 | - 77 6 6 | 11.11 | 9.28 | 17.59 | 17.45 | 0.262 | 0.154 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.154 | 1.731 |
| 76 6 14 | - 77 6 13 | 11.10 | 9.23 | 17.59 | 17.45 | 0.262 | 0.154 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.154 | 1.885 |
| 76 6 21 | - 77 6 20 | 11.07 | 9.25 | 17.59 | 17.45 | 0.262 | 0.153 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.153 | 2.038 |
| 76 6 28 | - 77 6 27 | 11.05 | 9.27 | 17.59 | 17.45 | 0.261 | 0.140 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.140 | 2.178 |
| 76 7 5 | - 77 7 4 | 11.02 | 9.30 | 4.26 | 4.23 | 0.063 | 0.037 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.037 | 2.215 |
| 76 7 12 | - 77 7 11 | 11.00 | 9.34 | 4.26 | 4.23 | 0.063 | 0.042 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.042 | 2.257 |
| 76 7 19 | - 77 7 18 | 11.02 | 9.33 | 4.26 | 4.23 | 0.062 | 0.037 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.037 | 2.294 |
| 76 7 26 | - 77 7 25 | 11.04 | 9.32 | 4.26 | 4.23 | 0.062 | 0.038 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.038 | 2.332 |
| 76 8 2 | - 77 8 1 | 11.07 | 9.31 | 5.77 | 5.72 | 0.085 | 0.057 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.057 | 2.389 |
| 76 8 9 | - 77 8 8 | 11.10 | 9.30 | 5.77 | 5.72 | 0.085 | 0.061 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.061 | 2.450 |
| 76 8 16 | - 77 8 15 | 11.13 | 9.29 | 5.77 | 5.72 | 0.086 | 0.065 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.065 | 2.515 |
| 76 8 23 | - 77 8 22 | 10.08 | 9.30 | 5.77 | 5.71 | 0.081 | 0.046 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.046 | 2.561 |
| 76 8 30 | - 77 8 29 | 10.02 | 9.30 | 5.77 | 5.71 | 0.081 | 0.044 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.044 | 2.605 |
| 76 9 6 | - 77 9 5 | 10.96 | 9.31 | 10.63 | 10.54 | 0.157 | 0.117 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.117 | 2.722 |
| 76 9 13 | - 77 9 12 | 10.90 | 9.31 | 10.63 | 10.54 | 0.156 | 0.117 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.117 | 2.839 |
| 76 9 20 | - 77 9 19 | 10.90 | 9.31 | 10.63 | 10.54 | 0.155 | 0.124 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.124 | 2.963 |
| 76 9 27 | - 77 9 26 | 10.89 | 9.31 | 10.63 | 10.54 | 0.156 | 0.116 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.116 | 3.079 |
| 76 10 4 | - 77 10 3 | 10.89 | 9.31 | 11.87 | 11.77 | 0.174 | 0.139 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.139 | 3.218 |
| 76 10 11 | - 77 10 10 | 10.89 | 9.31 | 11.87 | 11.77 | 0.174 | 0.147 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.147 | 3.365 |
| 76 10 18 | - 77 10 17 | 10.87 | 9.31 | 11.87 | 11.77 | 0.173 | 0.146 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.146 | 3.511 |
| 76 10 25 | - 77 10 24 | 10.84 | 9.33 | 11.87 | 11.77 | 0.173 | 0.127 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.127 | 3.638 |
| 76 11 1 | - 77 10 31 | 10.81 | 9.35 | 9.26 | 9.18 | 0.134 | 0.111 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.111 | 3.749 |
| 76 11 8 | - 77 11 7 | 10.79 | 9.38 | 9.26 | 9.18 | 0.135 | 0.105 | 0.000 | ## | 0.000 | 0.015 | 0.000 | 0.105 | 3.854 |
| 76 11 15 | - 77 11 14 | 10.76 | 9.41 | 9.26 | 9.18 | 0.134 | 0.109 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.109 | 3.963 |
| 76 11 22 | - 77 11 21 | 10.59 | 9.38 | 9.26 | 9.18 | 0.134 | 0.123 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.123 | 4.086 |
| 76 11 29 | - 77 11 28 | 10.44 | 9.35 | 9.26 | 9.18 | 0.132 | 0.132 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.132 | 4.218 |
| 76 12 6 | - 77 12 5 | 10.29 | 9.32 | 14.34 | 14.20 | 0.202 | 0.222 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.222 | 4.440 |
| 76 12 13 | - 77 12 12 | 10.14 | 9.29 | 14.34 | 14.20 | 0.201 | 0.206 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.206 | 4.646 |
| 76 12 20 | - 77 12 19 | 10.05 | 9.27 | 14.34 | 14.20 | 0.200 | 0.216 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.216 | 4.862 |
| 76 12 27 | - 77 12 26 | 9.96 | 9.25 | 14.34 | 14.20 | 0.199 | 0.217 | 0.000 | ## | 0.000 | 0.014 | 0.000 | 0.217 | 5.079 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 78 1 2 | 9.87 | 9.23 | 5.01 | 4.96 | 0.069 | 0.078 | 0.000 | 0.000 | 0.014 | 0.000 | 0.078 | 5.157 |
| 77 1 10 | - 78 1 9 | 9.78 | 9.21 | 5.01 | 4.96 | 0.069 | 0.062 | 0.000 | 0.000 | 0.014 | 0.000 | 0.062 | 5.219 |
| 77 1 17 | - 78 1 16 | 9.69 | 9.19 | 5.01 | 4.96 | 0.069 | 0.058 | 0.000 | 0.000 | 0.014 | 0.000 | 0.058 | 5.277 |
| 77 1 24 | - 78 1 23 | 9.51 | 9.19 | 5.01 | 4.96 | 0.068 | 0.062 | 0.000 | 0.000 | 0.014 | 0.000 | 0.062 | 5.339 |
| 77 1 31 | - 78 1 30 | 9.35 | 9.19 | 5.01 | 4.96 | 0.067 | 0.067 | 0.000 | 0.000 | 0.013 | 0.000 | 0.067 | 5.406 |
| 77 2 7 | - 78 2 6 | 9.19 | 9.19 | 8.54 | 8.44 | 0.114 | 0.119 | 0.000 | 0.000 | 0.013 | 0.000 | 0.119 | 5.525 |
| 77 2 14 | - 78 2 13 | 9.03 | 9.19 | 8.54 | 8.44 | 0.112 | 0.120 | 0.010 | 11.200 | 0.013 | 0.083 | 0.110 | 5.635 |
| 77 2 21 | - 78 2 20 | 9.11 | 9.28 | 8.54 | 8.44 | 0.113 | 0.120 | 0.011 | 10.273 | 0.013 | 0.092 | 0.109 | 5.744 |
| 77 2 28 | - 78 2 27 | 9.19 | 9.38 | 8.54 | 8.44 | 0.113 | 0.105 | 0.012 | 9.417 | 0.013 | 0.114 | 0.093 | 5.837 |
| 77 3 7 | - 78 3 6 | 9.27 | 9.48 | 8.99 | 8.89 | 0.120 | 0.111 | 0.014 | 8.571 | 0.013 | 0.126 | 0.097 | 5.934 |
| 77 3 14 | - 78 3 13 | 9.35 | 9.58 | 8.99 | 8.89 | 0.120 | 0.106 | 0.016 | 7.500 | 0.013 | 0.151 | 0.090 | 6.024 |
| 77 3 21 | - 78 3 20 | 9.36 | 9.67 | 8.99 | 8.89 | 0.121 | 0.108 | 0.021 | 5.762 | 0.013 | 0.194 | 0.087 | 6.111 |
| 77 3 28 | - 78 3 27 | 9.37 | 9.75 | 8.99 | 8.89 | 0.120 | 0.129 | 0.026 | 4.615 | 0.013 | 0.202 | 0.103 | 6.214 |
| 77 4 4 | - 78 4 3 | 9.37 | 9.83 | 17.98 | 17.79 | 0.241 | 0.289 | 0.062 | 3.887 | 0.013 | 0.215 | 0.227 | 6.441 |
| 77 4 11 | - 78 4 10 | 9.38 | 9.91 | 17.98 | 17.79 | 0.241 | 0.308 | 0.072 | 3.347 | 0.013 | 0.234 | 0.236 | 6.677 |
| 77 4 18 | - 78 4 17 | 9.39 | 9.92 | 17.98 | 17.79 | 0.241 | 0.308 | 0.072 | 3.347 | 0.013 | 0.234 | 0.236 | 6.913 |
| 77 4 25 | - 78 4 24 | 9.40 | 9.94 | 17.98 | 17.79 | 0.242 | 0.296 | 0.073 | 3.315 | 0.013 | 0.247 | 0.223 | 7.136 |
| 77 5 2 | - 78 5 1 | 9.41 | 9.96 | 10.82 | 10.70 | 0.145 | 0.176 | 0.045 | 3.222 | 0.013 | 0.256 | 0.131 | 7.267 |
| 77 5 9 | - 78 5 8 | 9.41 | 9.98 | 10.82 | 10.70 | 0.145 | 0.180 | 0.046 | 3.152 | 0.013 | 0.256 | 0.134 | 7.401 |
| 77 5 16 | - 78 5 15 | 9.42 | 9.95 | 10.82 | 10.70 | 0.145 | 0.194 | 0.043 | 3.372 | 0.013 | 0.222 | 0.151 | 7.552 |
| 77 5 23 | - 78 5 22 | 9.38 | 9.93 | 10.82 | 10.70 | 0.144 | 0.205 | 0.045 | 3.200 | 0.013 | 0.220 | 0.160 | 7.712 |
| 77 5 30 | - 78 5 29 | 9.33 | 9.91 | 10.82 | 10.70 | 0.145 | 0.223 | 0.047 | 3.085 | 0.013 | 0.211 | 0.176 | 7.888 |
| 77 6 6 | - 78 6 5 | 9.28 | 9.89 | 10.39 | 10.27 | 0.139 | 0.210 | 0.048 | 2.896 | 0.013 | 0.229 | 0.162 | 8.050 |
| 77 6 13 | - 78 6 12 | 9.23 | 9.87 | 10.39 | 10.27 | 0.137 | 0.222 | 0.050 | 2.740 | 0.013 | 0.225 | 0.172 | 8.222 |
| 77 6 20 | - 78 6 19 | 9.25 | 9.90 | 10.39 | 10.27 | 0.137 | 0.221 | 0.051 | 2.686 | 0.013 | 0.231 | 0.170 | 8.392 |
| 77 6 27 | - 78 6 16 | 9.27 | 9.93 | 10.39 | 10.27 | 0.138 | 0.236 | 0.051 | 2.706 | 0.013 | 0.216 | 0.185 | 8.577 |
| 77 7 4 | - 78 7 3 | 9.30 | 9.96 | 11.13 | 11.01 | 0.148 | 0.272 | 0.055 | 2.691 | 0.013 | 0.202 | 0.217 | 8.794 |
| 77 7 11 | - 78 7 10 | 9.34 | 9.99 | 11.13 | 11.01 | 0.148 | 0.264 | 0.054 | 2.741 | 0.013 | 0.205 | 0.210 | 9.004 |
| 77 7 18 | - 78 7 17 | 9.33 | 9.97 | 11.13 | 11.01 | 0.149 | 0.250 | 0.054 | 2.759 | 0.013 | 0.216 | 0.196 | 9.200 |
| 77 7 25 | - 78 7 24 | 9.32 | 9.96 | 11.13 | 11.01 | 0.147 | 0.264 | 0.054 | 2.722 | 0.013 | 0.205 | 0.210 | 9.410 |
| 77 8 1 | - 78 7 31 | 9.31 | 9.95 | 12.12 | 11.99 | 0.161 | 0.251 | 0.058 | 2.776 | 0.013 | 0.231 | 0.193 | 9.603 |
| 77 8 8 | - 78 8 7 | 9.30 | 9.93 | 12.12 | 11.99 | 0.161 | 0.216 | 0.057 | 2.825 | 0.013 | 0.264 | 0.159 | 9.762 |
| 77 8 15 | - 78 8 14 | 9.29 | 9.92 | 12.12 | 11.99 | 0.161 | 0.224 | 0.057 | 2.825 | 0.013 | 0.254 | 0.167 | 9.929 |
| 77 8 22 | - 78 8 21 | 9.30 | 9.99 | 12.12 | 11.99 | 0.162 | 0.230 | 0.063 | 2.571 | 0.013 | 0.274 | 0.167 | 10.096 |
| 77 8 29 | - 78 8 28 | 9.30 | 10.08 | 12.12 | 11.99 | 0.161 | 0.232 | 0.071 | 2.268 | 0.013 | 0.306 | 0.161 | 10.257 |
| 77 9 5 | - 78 9 7 | 9.31 | 10.17 | 13.16 | 13.01 | 0.174 | 0.251 | 0.085 | 2.047 | 0.013 | 0.339 | 0.166 | 10.423 |
| 77 9 12 | - 78 9 13 | 9.31 | 10.26 | 13.16 | 13.01 | 0.175 | 0.229 | 0.094 | 1.862 | 0.013 | 0.410 | 0.135 | 10.558 |
| 77 9 19 | - 78 9 20 | 9.31 | 10.34 | 13.16 | 13.01 | 0.174 | 0.269 | 0.102 | 1.706 | 0.013 | 0.379 | 0.167 | 10.725 |
| 77 9 26 | - 78 9 25 | 9.31 | 10.52 | 13.16 | 13.01 | 0.175 | 0.269 | 0.120 | 1.458 | 0.013 | 0.446 | 0.149 | 10.874 |
| 77 10 3 | - 78 10 2 | 9.31 | 10.68 | 9.64 | 9.53 | 0.127 | 0.196 | 0.100 | 1.270 | 0.013 | 0.510 | 0.096 | 10.970 |
| 77 10 10 | - 78 10 10 | 9.31 | 10.84 | 9.64 | 9.53 | 0.127 | 0.183 | 0.111 | 1.144 | 0.013 | 0.607 | 0.072 | 11.042 |
| 77 10 17 | - 78 10 16 | 9.31 | 11.00 | 9.64 | 9.53 | 0.128 | 0.185 | 0.123 | 1.041 | 0.013 | 0.665 | 0.062 | 11.104 |
| 77 10 24 | - 78 10 20 | 9.33 | 11.16 | 9.64 | 9.53 | 0.128 | 0.206 | 0.134 | 0.955 | 0.013 | 0.650 | 0.072 | 11.176 |
| 77 10 31 | - 78 10 30 | 9.35 | 11.31 | 9.64 | 9.53 | 0.127 | 0.217 | 0.143 | 0.888 | 0.013 | 0.659 | 0.074 | 11.250 |
| 77 11 7 | - 78 11 6 | 9.38 | 11.47 | 15.97 | 15.80 | 0.212 | 0.347 | 0.253 | 0.838 | 0.013 | 0.729 | 0.094 | 11.344 |
| 77 11 14 | - 78 11 14 | 9.41 | 11.63 | 15.97 | 15.80 | 0.213 | 0.349 | 0.269 | 0.792 | 0.013 | 0.771 | 0.080 | 11.424 |
| 77 11 21 | - 78 11 20 | 9.38 | 11.62 | 15.97 | 15.80 | 0.212 | 0.331 | 0.272 | 0.779 | 0.013 | 0.822 | 0.059 | 11.483 |
| 77 11 28 | - 78 11 27 | 9.35 | 11.61 | 15.97 | 15.80 | 0.212 | 0.367 | 0.274 | 0.774 | 0.013 | 0.747 | 0.093 | 11.576 |
| 77 12 5 | - 78 12 4 | 9.32 | 11.60 | 16.32 | 16.14 | 0.216 | 0.366 | 0.282 | 0.766 | 0.013 | 0.770 | 0.084 | 11.660 |
| 77 12 12 | - 78 12 11 | 9.29 | 11.60 | 16.32 | 16.14 | 0.215 | 0.367 | 0.286 | 0.752 | 0.013 | 0.779 | 0.081 | 11.741 |
| 77 12 19 | - 78 12 18 | 9.27 | 11.62 | 16.32 | 16.14 | 0.215 | 0.401 | 0.291 | 0.739 | 0.013 | 0.726 | 0.110 | 11.851 |
| 77 12 26 | - 78 12 27 | 9.25 | 11.63 | 16.32 | 16.14 | 0.216 | 0.392 | 0.294 | 0.735 | 0.013 | 0.750 | 0.098 | 11.949 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 79 1 2 | 9.23 | 11.64 | 4.18 | 4.14 | 0.055 | 0.105 | 0.076 | ## | 0.724 | 0.013 | 0.724 | 0.029 | 11.978 |
| 78 1 9 | 79 1 8 | 9.21 | 11.65 | 4.18 | 4.14 | 0.055 | 0.095 | 0.077 | ## | 0.714 | 0.013 | 0.811 | 0.018 | 11.996 |
| 78 1 16 | 79 1 15 | 9.19 | 11.64 | 4.18 | 4.14 | 0.055 | 0.093 | 0.078 | ## | 0.705 | 0.013 | 0.839 | 0.015 | 12.011 |
| 78 1 23 | 79 1 22 | 9.19 | 11.63 | 4.18 | 4.14 | 0.055 | 0.090 | 0.077 | ## | 0.714 | 0.013 | 0.856 | 0.013 | 12.024 |
| 78 1 30 | 79 1 29 | 9.19 | 11.61 | 4.18 | 4.14 | 0.055 | 0.085 | 0.077 | ## | 0.714 | 0.013 | 0.906 | 0.008 | 12.032 |
| 78 2 6 | 79 2 5 | 9.19 | 11.59 | 5.51 | 5.45 | 0.072 | 0.107 | 0.100 | ## | 0.720 | 0.013 | 0.935 | 0.007 | 12.039 |
| 78 2 13 | 79 2 12 | 9.19 | 11.57 | 5.51 | 5.45 | 0.073 | 0.121 | 0.099 | ## | 0.727 | 0.013 | 0.818 | 0.022 | 12.061 |
| 78 2 20 | 79 2 19 | 9.20 | 11.50 | 5.51 | 5.45 | 0.073 | 0.115 | 0.093 | ## | 0.785 | 0.013 | 0.809 | 0.022 | 12.083 |
| 78 2 27 | 79 2 26 | 9.38 | 11.42 | 5.51 | 5.45 | 0.073 | 0.128 | 0.085 | ## | 0.859 | 0.013 | 0.664 | 0.043 | 12.126 |
| 78 3 6 | 79 3 5 | 9.48 | 11.35 | 9.98 | 9.87 | 0.133 | 0.223 | 0.142 | ## | 0.937 | 0.013 | 0.637 | 0.081 | 12.207 |
| 78 3 13 | 79 3 12 | 9.58 | 11.28 | 9.98 | 9.87 | 0.134 | 0.238 | 0.129 | ## | 1.039 | 0.013 | 0.542 | 0.109 | 12.316 |
| 78 3 20 | 79 3 19 | 9.67 | 11.27 | 9.98 | 9.87 | 0.134 | 0.242 | 0.121 | ## | 1.107 | 0.013 | 0.500 | 0.121 | 12.437 |
| 78 3 27 | 79 3 26 | 9.75 | 11.26 | 9.98 | 9.87 | 0.135 | 0.224 | 0.115 | ## | 1.174 | 0.014 | 0.513 | 0.109 | 12.546 |
| 78 4 3 | 79 4 2 | 9.83 | 11.25 | 13.88 | 13.74 | 0.189 | 0.310 | 0.150 | ## | 1.260 | 0.014 | 0.484 | 0.160 | 12.706 |
| 78 4 10 | 79 4 9 | 9.91 | 11.24 | 13.88 | 13.74 | 0.191 | 0.315 | 0.141 | ## | 1.355 | 0.014 | 0.448 | 0.174 | 12.880 |
| 78 4 17 | 79 4 17 | 9.92 | 11.24 | 13.88 | 13.74 | 0.190 | 0.331 | 0.140 | ## | 1.357 | 0.014 | 0.423 | 0.191 | 13.071 |
| 78 4 24 | 79 4 23 | 9.94 | 11.24 | 13.88 | 13.74 | 0.191 | 0.340 | 0.138 | ## | 1.384 | 0.014 | 0.406 | 0.202 | 13.273 |
| 78 5 1 | 79 4 30 | 9.96 | 11.25 | 8.40 | 8.32 | 0.116 | 0.219 | 0.083 | ## | 1.398 | 0.014 | 0.379 | 0.136 | 13.409 |
| 78 5 8 | 79 5 7 | 9.98 | 11.25 | 8.40 | 8.32 | 0.115 | 0.219 | 0.082 | ## | 1.402 | 0.014 | 0.374 | 0.137 | 13.546 |
| 78 5 15 | 79 5 14 | 9.95 | 11.25 | 8.40 | 8.32 | 0.115 | 0.212 | 0.083 | ## | 1.386 | 0.014 | 0.392 | 0.129 | 13.675 |
| 78 5 22 | 79 5 22 | 9.93 | 11.32 | 8.40 | 8.32 | 0.115 | 0.193 | 0.089 | ## | 1.292 | 0.014 | 0.461 | 0.104 | 13.779 |
| 78 5 29 | 79 5 28 | 9.91 | 11.38 | 8.40 | 8.32 | 0.115 | 0.175 | 0.094 | ## | 1.223 | 0.014 | 0.537 | 0.081 | 13.860 |
| 78 6 5 | 79 6 4 | 9.89 | 11.45 | 12.91 | 12.78 | 0.177 | 0.208 | 0.154 | ## | 1.149 | 0.014 | 0.535 | 0.134 | 13.994 |
| 78 6 12 | 79 6 11 | 9.87 | 11.51 | 12.91 | 12.78 | 0.177 | 0.275 | 0.162 | ## | 1.093 | 0.014 | 0.589 | 0.113 | 14.107 |
| 78 6 19 | 79 6 18 | 9.90 | 11.62 | 12.91 | 12.79 | 0.177 | 0.258 | 0.170 | ## | 1.041 | 0.014 | 0.659 | 0.088 | 14.195 |
| 78 6 16 | 79 6 25 | 9.93 | 11.74 | 12.91 | 12.79 | 0.178 | 0.257 | 0.179 | ## | 0.994 | 0.014 | 0.696 | 0.078 | 14.273 |
| 78 7 3 | 79 7 3 | 9.96 | 11.86 | 14.76 | 14.62 | 0.202 | 0.251 | 0.215 | ## | 0.940 | 0.014 | 0.857 | 0.036 | 14.309 |
| 78 7 10 | 79 7 9 | 9.99 | 11.98 | 14.76 | 14.62 | 0.202 | 0.256 | 0.225 | ## | 0.898 | 0.014 | 0.879 | 0.031 | 14.340 |
| 78 7 17 | 79 7 16 | 9.97 | 12.12 | 14.76 | 14.62 | 0.203 | 0.301 | 0.243 | ## | 0.835 | 0.014 | 0.807 | 0.058 | 14.398 |
| 78 7 24 | 79 7 24 | 9.96 | 12.24 | 14.76 | 14.62 | 0.203 | 0.309 | 0.258 | ## | 0.787 | 0.014 | 0.835 | 0.051 | 14.449 |
| 78 7 31 | 79 7 31 | 9.95 | 12.36 | 14.76 | 14.62 | 0.202 | 0.323 | 0.273 | ## | 0.740 | 0.014 | 0.845 | 0.050 | 14.499 |
| 78 8 7 | 79 8 7 | 9.93 | 12.44 | 14.44 | 14.30 | 0.198 | 0.343 | 0.278 | ## | 0.712 | 0.014 | 0.810 | 0.065 | 14.564 |
| 78 8 14 | 79 8 14 | 9.92 | 12.56 | 14.44 | 14.30 | 0.197 | 0.334 | 0.293 | ## | 0.672 | 0.014 | 0.877 | 0.041 | 14.605 |
| 78 8 21 | 79 8 21 | 9.99 | 12.80 | 14.44 | 14.30 | 0.198 | 0.355 | 0.312 | ## | 0.635 | 0.014 | 0.879 | 0.043 | 14.648 |
| 78 8 28 | 79 8 27 | 10.08 | 13.04 | 14.44 | 14.30 | 0.199 | 0.383 | 0.329 | ## | 0.605 | 0.014 | 0.859 | 0.054 | 14.702 |
| 78 9 7 | 79 9 4 | 10.17 | 13.28 | 9.81 | 9.71 | 0.135 | 0.285 | 0.235 | ## | 0.574 | 0.014 | 0.825 | 0.050 | 14.752 |
| 78 9 13 | 79 9 11 | 10.26 | 13.52 | 9.81 | 9.71 | 0.137 | 0.291 | 0.247 | ## | 0.555 | 0.014 | 0.849 | 0.044 | 14.796 |
| 78 9 20 | 79 9 18 | 10.34 | 13.88 | 9.81 | 9.71 | 0.137 | 0.299 | 0.269 | ## | 0.509 | 0.014 | 0.900 | 0.030 | 14.826 |
| 78 9 25 | 79 9 25 | 10.52 | 14.26 | 9.81 | 9.72 | 0.138 | 0.296 | 0.285 | ## | 0.484 | 0.014 | 0.963 | 0.011 | 14.837 |
| 78 10 2 | 79 10 2 | 10.68 | 14.64 | 7.35 | 7.29 | 0.104 | 0.240 | 0.227 | ## | 0.458 | 0.014 | 0.946 | 0.013 | 14.850 |
| 78 10 10 | 79 10 9 | 10.84 | 15.02 | 7.35 | 7.29 | 0.105 | 0.275 | 0.240 | ## | 0.438 | 0.014 | 0.873 | 0.035 | 14.885 |
| 78 10 16 | 79 10 16 | 11.00 | 15.40 | 7.35 | 7.29 | 0.107 | 0.301 | 0.253 | ## | 0.423 | 0.015 | 0.841 | 0.048 | 14.933 |
| 78 10 20 | 79 10 23 | 11.16 | 15.30 | 7.35 | 7.29 | 0.107 | 0.338 | 0.238 | ## | 0.450 | 0.015 | 0.704 | 0.100 | 15.033 |
| 78 10 30 | 79 10 30 | 11.31 | 15.20 | 7.35 | 7.29 | 0.109 | 0.299 | 0.224 | ## | 0.487 | 0.015 | 0.749 | 0.075 | 15.108 |
| 78 11 6 | 79 11 6 | 11.47 | 15.11 | 4.38 | 4.35 | 0.065 | 0.184 | 0.125 | ## | 0.520 | 0.015 | 0.679 | 0.059 | 15.167 |
| 78 11 14 | 79 11 13 | 11.63 | 15.02 | 4.38 | 4.35 | 0.066 | 0.179 | 0.117 | ## | 0.564 | 0.015 | 0.654 | 0.062 | 15.229 |
| 78 11 20 | 79 11 20 | 11.62 | 14.93 | 4.38 | 4.35 | 0.065 | 0.183 | 0.114 | ## | 0.570 | 0.015 | 0.623 | 0.069 | 15.298 |
| 78 11 27 | 79 11 27 | 11.61 | 14.90 | 4.38 | 4.35 | 0.065 | 0.150 | 0.113 | ## | 0.575 | 0.015 | 0.753 | 0.037 | 15.335 |
| 78 12 4 | 79 12 4 | 11.60 | 14.64 | 4.30 | 4.26 | 0.095 | 0.222 | 0.151 | ## | 0.629 | 0.015 | 0.680 | 0.071 | 15.406 |
| 78 12 11 | 79 12 11 | 11.60 | 14.52 | 4.30 | 4.26 | 0.095 | 0.243 | 0.145 | ## | 0.655 | 0.015 | 0.597 | 0.098 | 15.504 |
| 78 12 18 | 79 12 18 | 11.62 | 14.27 | 4.30 | 4.26 | 0.095 | 0.219 | 0.131 | ## | 0.725 | 0.015 | 0.598 | 0.088 | 15.592 |
| 78 12 27 | 79 12 27 | 11.63 | 14.16 | 4.30 | 4.26 | 0.095 | 0.217 | 0.125 | ## | 0.760 | 0.015 | 0.576 | 0.092 | 15.684 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 80 1 2 | 11.64 | 14.16 | 3.70 | 3.67 | 0.055 | 0.130 | 0.073 | 0.753 | 0.015 | 0.562 | 0.057 | 15.741 |
| 79 1 8 | - 80 1 8 | 11.65 | 14.11 | 3.70 | 3.67 | 0.055 | 0.127 | 0.071 | 0.775 | 0.015 | 0.559 | 0.056 | 15.797 |
| 79 1 15 | - 80 1 15 | 11.66 | 14.09 | 3.70 | 3.67 | 0.056 | 0.134 | 0.071 | 0.789 | 0.015 | 0.530 | 0.063 | 15.860 |
| 79 1 22 | - 80 1 22 | 11.63 | 14.09 | 3.70 | 3.67 | 0.056 | 0.147 | 0.071 | 0.789 | 0.015 | 0.483 | 0.076 | 15.936 |
| 79 1 29 | - 80 1 29 | 11.61 | 14.09 | 3.70 | 3.67 | 0.055 | 0.168 | 0.072 | 0.764 | 0.015 | 0.429 | 0.096 | 16.032 |
| 79 2 5 | - 80 2 5 | 11.59 | 14.27 | 4.67 | 4.63 | 0.069 | 0.230 | 0.098 | 0.704 | 0.015 | 0.426 | 0.132 | 16.164 |
| 79 2 12 | - 80 2 12 | 11.57 | 14.27 | 4.67 | 4.63 | 0.070 | 0.229 | 0.099 | 0.707 | 0.015 | 0.432 | 0.130 | 16.294 |
| 79 2 19 | - 80 2 19 | 11.50 | 14.45 | 4.67 | 4.63 | 0.069 | 0.255 | 0.108 | 0.639 | 0.015 | 0.424 | 0.147 | 16.441 |
| 79 2 26 | - 80 2 26 | 11.42 | 14.39 | 4.67 | 4.63 | 0.069 | 0.255 | 0.109 | 0.633 | 0.015 | 0.427 | 0.146 | 16.587 |
| 79 3 5 | - 80 3 4 | 11.35 | 14.68 | 6.17 | 6.12 | 0.092 | 0.331 | 0.161 | 0.571 | 0.015 | 0.486 | 0.170 | 16.757 |
| 79 3 12 | - 80 3 11 | 11.28 | 14.75 | 6.17 | 6.12 | 0.092 | 0.318 | 0.168 | 0.548 | 0.015 | 0.528 | 0.150 | 16.907 |
| 79 3 19 | - 80 3 18 | 11.27 | 15.14 | 6.17 | 6.12 | 0.091 | 0.327 | 0.187 | 0.487 | 0.015 | 0.572 | 0.140 | 17.047 |
| 79 3 26 | - 80 3 25 | 11.26 | 15.61 | 6.17 | 6.12 | 0.091 | 0.355 | 0.210 | 0.433 | 0.015 | 0.592 | 0.145 | 17.192 |
| 79 4 2 | - 80 4 1 | 11.25 | 16.02 | 8.47 | 8.40 | 0.125 | 0.439 | 0.317 | 0.394 | 0.015 | 0.722 | 0.122 | 17.314 |
| 79 4 9 | - 80 4 8 | 11.24 | 16.39 | 8.47 | 8.40 | 0.125 | 0.425 | 0.342 | 0.365 | 0.015 | 0.805 | 0.083 | 17.397 |
| 79 4 17 | - 80 4 15 | 11.24 | 16.68 | 8.47 | 8.40 | 0.125 | 0.384 | 0.361 | 0.346 | 0.015 | 0.940 | 0.023 | 17.420 |
| 79 4 23 | - 80 4 21 | 11.24 | 16.73 | 8.47 | 8.40 | 0.124 | 0.349 | 0.365 | 0.340 | 0.015 | 1.046 | -0.016 | 17.404 |
| 79 4 30 | - 80 4 28 | 11.25 | 16.25 | 8.47 | 8.40 | 0.125 | 0.300 | 0.332 | 0.377 | 0.015 | 1.107 | -0.032 | 17.372 |
| 79 5 7 | - 80 5 5 | 11.25 | 15.75 | 9.65 | 9.57 | 0.142 | 0.255 | 0.340 | 0.418 | 0.015 | 1.333 | -0.085 | 17.287 |
| 79 5 14 | - 80 5 12 | 11.25 | 14.70 | 9.65 | 9.57 | 0.142 | 0.280 | 0.261 | 0.544 | 0.015 | 0.932 | 0.019 | 17.306 |
| 79 5 22 | - 80 5 16 | 11.32 | 14.09 | 9.65 | 9.57 | 0.142 | 0.310 | 0.209 | 0.679 | 0.015 | 0.674 | 0.101 | 17.407 |
| 79 5 28 | - 80 5 26 | 11.38 | 13.45 | 9.65 | 9.57 | 0.144 | 0.276 | 0.156 | 0.923 | 0.015 | 0.565 | 0.120 | 17.527 |
| 79 6 4 | - 80 6 2 | 11.45 | 12.95 | 9.83 | 9.75 | 0.146 | 0.340 | 0.115 | 1.270 | 0.015 | 0.338 | 0.225 | 17.752 |
| 79 6 11 | - 80 6 9 | 11.51 | 12.95 | 9.83 | 9.75 | 0.146 | 0.286 | 0.111 | 1.315 | 0.015 | 0.388 | 0.175 | 17.927 |
| 79 6 18 | - 80 6 16 | 11.62 | 12.89 | 9.83 | 9.75 | 0.147 | 0.273 | 0.098 | 1.500 | 0.015 | 0.359 | 0.175 | 18.102 |
| 79 6 25 | - 80 6 23 | 11.74 | 12.93 | 9.83 | 9.76 | 0.148 | 0.302 | 0.092 | 1.609 | 0.015 | 0.305 | 0.210 | 18.312 |
| 79 7 3 | - 80 6 30 | 11.86 | 12.89 | 5.74 | 5.70 | 0.088 | 0.215 | 0.046 | 1.913 | 0.015 | 0.214 | 0.169 | 18.481 |
| 79 7 9 | - 80 7 7 | 11.98 | 12.91 | 5.74 | 5.70 | 0.088 | 0.232 | 0.042 | 2.095 | 0.015 | 0.181 | 0.190 | 18.671 |
| 79 7 16 | - 80 7 14 | 12.12 | 12.86 | 5.74 | 5.70 | 0.088 | 0.233 | 0.033 | 2.667 | 0.015 | 0.142 | 0.200 | 18.871 |
| 79 7 24 | - 80 7 21 | 12.24 | 12.86 | 5.74 | 5.70 | 0.089 | 0.206 | 0.028 | 3.179 | 0.016 | 0.136 | 0.178 | 19.049 |
| 79 7 31 | - 80 7 28 | 12.36 | 12.84 | 5.74 | 5.70 | 0.088 | 0.231 | 0.022 | 4.000 | 0.015 | 0.095 | 0.209 | 19.258 |
| 79 8 7 | - 80 8 5 | 12.44 | 12.75 | 4.96 | 6.91 | 0.108 | 0.285 | 0.017 | 6.353 | 0.016 | 0.060 | 0.268 | 19.526 |
| 79 8 14 | - 80 8 11 | 12.56 | 12.80 | 6.96 | 6.91 | 0.109 | 0.293 | 0.013 | 8.385 | 0.016 | 0.044 | 0.280 | 19.806 |
| 79 8 21 | - 80 8 18 | 12.80 | 12.80 | 6.96 | 6.92 | 0.110 | 0.274 | 0.000 | 0.000 | 0.016 | 0.000 | 0.274 | 20.080 |
| 79 8 27 | - 80 8 25 | 13.04 | 12.92 | 6.96 | 6.92 | 0.113 | 0.261 | 0.000 | 0.000 | 0.016 | 0.000 | 0.261 | 20.341 |
| 79 9 4 | - 80 9 2 | 13.28 | 13.21 | 9.17 | 9.12 | 0.149 | 0.310 | 0.000 | 0.000 | 0.016 | 0.000 | 0.310 | 20.651 |
| 79 9 11 | - 80 9 8 | 13.52 | 13.25 | 9.17 | 9.12 | 0.151 | 0.300 | 0.000 | 0.000 | 0.016 | 0.000 | 0.300 | 20.951 |
| 79 9 18 | - 80 9 15 | 13.88 | 13.38 | 9.17 | 9.12 | 0.154 | 0.258 | 0.000 | 0.000 | 0.017 | 0.000 | 0.258 | 21.209 |
| 79 9 25 | - 80 9 22 | 14.26 | 13.42 | 9.17 | 9.13 | 0.156 | 0.242 | 0.000 | 0.000 | 0.017 | 0.000 | 0.242 | 21.451 |
| 79 10 2 | - 80 9 29 | 14.64 | 13.60 | 6.88 | 6.85 | 0.119 | 0.155 | 0.000 | 0.000 | 0.017 | 0.000 | 0.155 | 21.606 |
| 79 10 9 | - 80 10 6 | 15.02 | 13.83 | 6.88 | 6.85 | 0.121 | 0.120 | 0.000 | 0.000 | 0.018 | 0.000 | 0.120 | 21.726 |
| 79 10 16 | - 80 10 14 | 15.40 | 13.90 | 6.88 | 6.85 | 0.123 | 0.087 | 0.000 | 0.000 | 0.018 | 0.000 | 0.087 | 21.813 |
| 79 10 23 | - 80 10 20 | 15.30 | 13.85 | 6.88 | 6.85 | 0.122 | 0.050 | 0.000 | 0.000 | 0.018 | 0.000 | 0.050 | 21.863 |
| 79 10 30 | - 80 10 27 | 15.20 | 13.85 | 6.88 | 6.85 | 0.125 | 0.083 | 0.000 | 0.000 | 0.018 | 0.000 | 0.083 | 21.946 |
| 79 11 6 | - 80 11 3 | 15.11 | 13.90 | 6.36 | 6.33 | 0.116 | 0.082 | 0.000 | 0.000 | 0.018 | 0.000 | 0.082 | 22.028 |
| 79 11 13 | - 80 11 10 | 15.02 | 13.96 | 6.36 | 6.33 | 0.114 | 0.096 | 0.000 | 0.000 | 0.018 | 0.000 | 0.096 | 22.124 |
| 79 11 20 | - 80 11 17 | 14.93 | 14.00 | 6.36 | 6.33 | 0.115 | 0.103 | 0.000 | 0.000 | 0.018 | 0.000 | 0.103 | 22.227 |
| 79 11 27 | - 80 11 24 | 14.90 | 14.00 | 6.36 | 6.33 | 0.114 | 0.141 | 0.000 | 0.000 | 0.018 | 0.000 | 0.141 | 22.368 |
| 79 12 4 | - 80 12 1 | 14.64 | 14.21 | 11.40 | 11.34 | 0.201 | 0.267 | 0.000 | 0.000 | 0.018 | 0.000 | 0.267 | 22.635 |
| 79 12 11 | - 80 12 8 | 14.52 | 14.96 | 11.40 | 11.34 | 0.201 | 0.340 | 0.040 | 5.025 | 0.018 | 0.167 | 0.200 | 22.835 |
| 79 12 18 | - 80 12 15 | 14.27 | 15.27 | 11.40 | 11.34 | 0.199 | 0.294 | 0.091 | 2.187 | 0.017 | 0.310 | 0.203 | 23.038 |
| 79 12 27 | - 80 12 22 | 14.16 | 15.60 | 11.40 | 11.34 | 0.197 | 0.218 | 0.131 | 1.504 | 0.017 | 0.601 | 0.087 | 23.125 |

MORTGAGE FAILURE INS. E

INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 80 12 29 | 14.16 | 15.60 | 1.67 | 1.66 | 0.028 | 0.030 | 0.019 | 1.474 | 0.017 | 0.633 | 0.011 | 23.136 |
| 80 1 8 | 81 1 5 | 14.11 | 15.58 | 1.67 | 1.66 | 0.028 | 0.031 | 0.020 | 1.400 | 0.017 | 0.645 | 0.011 | 23.147 |
| 80 1 15 | 81 1 12 | 14.09 | 15.50 | 1.67 | 1.66 | 0.028 | 0.034 | 0.019 | 1.526 | 0.017 | 0.558 | 0.017 | 23.164 |
| 80 1 22 | 81 1 19 | 14.09 | 15.42 | 1.67 | 1.66 | 0.029 | 0.033 | 0.018 | 1.556 | 0.017 | 0.545 | 0.015 | 23.179 |
| 80 1 29 | 81 1 26 | 14.09 | 15.38 | 1.67 | 1.66 | 0.028 | 0.028 | 0.017 | 1.706 | 0.017 | 0.607 | 0.011 | 23.190 |
| 80 2 5 | 81 2 2 | 14.27 | 15.38 | 3.41 | 3.40 | 0.059 | 0.051 | 0.030 | 1.967 | 0.017 | 0.588 | 0.021 | 23.211 |
| 80 2 12 | 81 2 9 | 14.27 | 15.40 | 3.41 | 3.40 | 0.060 | 0.056 | 0.031 | 1.935 | 0.018 | 0.554 | 0.025 | 23.236 |
| 80 2 19 | 81 2 16 | 14.45 | 15.43 | 3.41 | 3.40 | 0.059 | 0.053 | 0.027 | 2.185 | 0.017 | 0.509 | 0.026 | 23.262 |
| 80 2 26 | 81 2 23 | 14.39 | 15.45 | 3.41 | 3.40 | 0.061 | 0.045 | 0.029 | 2.103 | 0.018 | 0.644 | 0.016 | 23.277 |
| 80 3 4 | 81 3 2 | 14.68 | 15.43 | 3.89 | 3.87 | 0.069 | 0.064 | 0.023 | 3.000 | 0.018 | 0.359 | 0.041 | 23.318 |
| 80 3 11 | 81 3 9 | 14.75 | 15.55 | 3.89 | 3.87 | 0.070 | 0.056 | 0.025 | 2.800 | 0.018 | 0.446 | 0.031 | 23.349 |
| 80 3 18 | 81 3 16 | 15.14 | 15.77 | 3.89 | 3.87 | 0.071 | 0.040 | 0.020 | 3.550 | 0.018 | 0.500 | 0.020 | 23.369 |
| 80 3 25 | 81 3 23 | 15.41 | 15.83 | 3.89 | 3.88 | 0.072 | 0.032 | 0.007 | 10.286 | 0.019 | 0.219 | 0.025 | 23.394 |
| 80 4 1 | 81 3 30 | 16.02 | 15.83 | 2.81 | 2.80 | 0.053 | 0.032 | 0.000 | 0.000 | 0.019 | 0.000 | 0.032 | 23.426 |
| 80 4 8 | 81 4 6 | 16.39 | 15.96 | 2.81 | 2.81 | 0.054 | 0.034 | 0.000 | 0.000 | 0.019 | 0.000 | 0.034 | 23.460 |
| 80 4 15 | 81 4 13 | 16.68 | 16.31 | 2.81 | 2.81 | 0.054 | 0.044 | 0.000 | 0.000 | 0.019 | 0.000 | 0.044 | 23.504 |
| 80 4 21 | 81 4 20 | 16.73 | 16.50 | 2.81 | 2.81 | 0.054 | 0.051 | 0.000 | 0.000 | 0.019 | 0.000 | 0.051 | 23.555 |
| 80 4 28 | 81 4 27 | 16.25 | 16.77 | 2.81 | 2.81 | 0.056 | 0.078 | 0.012 | 4.667 | 0.020 | 0.154 | 0.066 | 23.621 |
| 80 5 5 | 81 5 4 | 15.75 | 17.06 | 12.85 | 12.80 | 0.250 | 0.559 | 0.136 | 1.838 | 0.019 | 0.243 | 0.423 | 24.044 |
| 80 5 12 | 81 5 11 | 14.70 | 17.69 | 12.85 | 12.79 | 0.240 | 0.600 | 0.308 | 0.779 | 0.019 | 0.513 | 0.292 | 24.336 |
| 80 5 16 | 81 5 19 | 14.09 | 18.27 | 12.85 | 12.78 | 0.234 | 0.560 | 0.429 | 0.545 | 0.018 | 0.766 | 0.131 | 24.467 |
| 80 5 26 | 81 5 25 | 13.45 | 18.23 | 12.85 | 12.78 | 0.233 | 0.650 | 0.489 | 0.476 | 0.018 | 0.752 | 0.161 | 24.628 |
| 80 6 2 | 81 6 1 | 12.95 | 18.15 | 9.72 | 9.66 | 0.172 | 0.425 | 0.401 | 0.429 | 0.018 | 0.944 | 0.024 | 24.652 |
| 80 6 9 | 81 6 8 | 12.95 | 18.36 | 9.72 | 9.66 | 0.173 | 0.470 | 0.417 | 0.415 | 0.018 | 0.887 | 0.053 | 24.705 |
| 80 6 16 | 81 6 15 | 12.89 | 18.43 | 9.72 | 9.66 | 0.171 | 0.468 | 0.431 | 0.397 | 0.018 | 0.921 | 0.037 | 24.742 |
| 80 6 23 | 81 6 22 | 12.93 | 18.45 | 9.72 | 9.66 | 0.172 | 0.473 | 0.425 | 0.405 | 0.018 | 0.899 | 0.048 | 24.790 |
| 80 6 30 | 81 6 29 | 12.89 | 18.50 | 9.72 | 9.66 | 0.171 | 0.467 | 0.432 | 0.396 | 0.018 | 0.925 | 0.035 | 24.825 |
| 80 7 7 | 81 7 6 | 12.91 | 18.55 | 6.97 | 6.92 | 0.123 | 0.314 | 0.312 | 0.394 | 0.018 | 0.994 | 0.002 | 24.827 |
| 80 7 14 | 81 7 13 | 12.86 | 18.58 | 6.97 | 6.92 | 0.123 | 0.312 | 0.316 | 0.389 | 0.018 | 1.013 | -0.004 | 24.823 |
| 80 7 21 | 81 7 20 | 12.86 | 18.70 | 6.97 | 6.92 | 0.122 | 0.362 | 0.322 | 0.379 | 0.018 | 0.890 | 0.040 | 24.863 |
| 80 7 28 | 81 7 27 | 12.84 | 19.40 | 6.97 | 6.92 | 0.122 | 0.330 | 0.362 | 0.337 | 0.018 | 1.097 | -0.032 | 24.831 |
| 80 8 5 | 81 8 4 | 12.75 | 20.35 | 9.65 | 9.60 | 0.168 | 0.477 | 0.580 | 0.290 | 0.017 | 1.216 | -0.103 | 24.728 |
| 80 8 11 | 81 8 10 | 12.80 | 21.10 | 9.65 | 9.60 | 0.169 | 0.433 | 0.632 | 0.267 | 0.018 | 1.460 | -0.199 | 24.529 |
| 80 8 18 | 81 8 17 | 12.80 | 21.25 | 9.65 | 9.60 | 0.169 | 0.446 | 0.643 | 0.263 | 0.018 | 1.442 | -0.197 | 24.332 |
| 80 8 25 | 81 8 24 | 12.92 | 21.48 | 9.65 | 9.60 | 0.169 | 0.503 | 0.652 | 0.259 | 0.018 | 1.296 | -0.149 | 24.183 |
| 80 9 2 | 81 8 31 | 13.21 | 21.48 | 6.55 | 6.51 | 0.118 | 0.347 | 0.428 | 0.276 | 0.018 | 1.233 | -0.081 | 24.102 |
| 80 9 8 | 81 9 8 | 13.25 | 21.50 | 6.55 | 6.51 | 0.117 | 0.357 | 0.427 | 0.274 | 0.018 | 1.196 | -0.070 | 24.032 |
| 80 9 15 | 81 9 14 | 13.38 | 21.40 | 6.55 | 6.51 | 0.118 | 0.333 | 0.415 | 0.284 | 0.018 | 1.246 | -0.082 | 23.950 |
| 80 9 22 | 81 9 21 | 13.42 | 21.40 | 6.55 | 6.51 | 0.119 | 0.285 | 0.413 | 0.288 | 0.018 | 1.449 | -0.128 | 23.822 |
| 80 9 29 | 81 9 28 | 13.60 | 21.27 | 6.55 | 6.51 | 0.120 | 0.326 | 0.398 | 0.302 | 0.018 | 1.221 | -0.072 | 23.750 |
| 80 10 6 | 81 10 5 | 13.83 | 21.32 | 18.95 | 18.85 | 0.349 | 0.966 | 1.124 | 0.310 | 0.018 | 1.164 | -0.158 | 23.592 |
| 80 10 14 | 81 10 13 | 13.90 | 20.70 | 18.95 | 18.85 | 0.349 | 0.945 | 1.023 | 0.341 | 0.018 | 1.083 | -0.078 | 23.514 |
| 80 10 20 | 81 10 19 | 13.85 | 20.27 | 18.95 | 18.85 | 0.349 | 0.873 | 0.966 | 0.361 | 0.018 | 1.107 | -0.093 | 23.421 |
| 80 10 27 | 81 10 26 | 13.85 | 19.81 | 18.95 | 18.85 | 0.347 | 0.918 | 0.913 | 0.380 | 0.018 | 0.975 | 0.005 | 23.426 |
| 80 11 3 | 81 11 2 | 13.90 | 19.95 | 28.52 | 28.38 | 0.524 | 1.186 | 1.373 | 0.382 | 0.018 | 1.158 | -0.187 | 23.239 |
| 80 11 10 | 81 11 9 | 13.96 | 19.68 | 28.52 | 28.38 | 0.526 | 0.982 | 1.299 | 0.405 | 0.018 | 1.323 | -0.317 | 22.922 |
| 80 11 17 | 81 11 16 | 14.00 | 18.52 | 28.52 | 28.38 | 0.526 | 0.867 | 1.029 | 0.511 | 0.018 | 1.187 | -0.162 | 22.760 |
| 80 11 24 | 81 11 23 | 14.00 | 17.77 | 28.52 | 28.38 | 0.526 | 1.011 | 0.859 | 0.612 | 0.018 | 0.850 | 0.152 | 22.912 |
| 80 12 1 | 81 11 30 | 14.21 | 17.45 | 43.53 | 43.32 | 0.805 | 1.302 | 1.129 | 0.713 | 0.018 | 0.867 | 0.173 | 23.085 |
| 80 12 8 | 81 12 7 | 14.96 | 17.45 | 43.53 | 43.34 | 0.831 | 1.550 | 0.871 | 0.954 | 0.019 | 0.562 | 0.679 | 23.764 |
| 80 12 15 | 81 12 12 | 15.27 | 17.45 | 43.53 | 43.35 | 0.841 | 1.649 | 0.763 | 1.102 | 0.019 | 0.463 | 0.886 | 24.650 |
| 80 12 22 | 81 12 21 | 15.60 | 17.48 | 43.53 | 43.36 | 0.851 | 1.856 | 0.659 | 1.291 | 0.020 | 0.355 | 1.197 | 25.847 |

MC  E P  : IN  CE

INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 - 81 12 28 | | 15.60 | 17.48 | 43.53 | 43.36 | 0.846 | 1.909 | 0.659 | 1.284 | 0.019 | 0.345 | 1.250 | 27.097 |
| 81 1 5 - 82 1 4 | | 15.58 | 17.50 | 9.06 | 9.02 | 0.174 | 0.413 | 0.140 | 1.257 | 0.019 | 0.339 | 0.273 | 27.370 |
| 81 1 12 - 82 1 11 | | 15.50 | 17.55 | 9.06 | 9.02 | 0.175 | 0.421 | 0.149 | 1.174 | 0.019 | 0.354 | 0.272 | 27.642 |
| 81 1 19 - 82 1 18 | | 15.42 | 17.52 | 9.06 | 9.02 | 0.173 | 0.399 | 0.153 | 1.144 | 0.019 | 0.383 | 0.246 | 27.888 |
| 81 1 26 - 82 1 25 | | 15.38 | 17.70 | 9.06 | 9.02 | 0.173 | 0.383 | 0.169 | 1.024 | 0.019 | 0.441 | 0.214 | 28.102 |
| 81 2 2 - 82 2 1 | | 15.38 | 17.70 | 9.31 | 9.27 | 0.178 | 0.393 | 0.174 | 1.023 | 0.019 | 0.443 | 0.219 | 28.321 |
| 81 2 9 - 82 2 8 | | 15.40 | 17.84 | 9.31 | 9.27 | 0.178 | 0.395 | 0.183 | 0.973 | 0.019 | 0.463 | 0.212 | 28.533 |
| 81 2 16 - 82 2 15 | | 15.43 | 17.91 | 9.31 | 9.27 | 0.179 | 0.347 | 0.186 | 0.962 | 0.019 | 0.536 | 0.161 | 28.694 |
| 81 2 23 - 82 2 22 | | 15.45 | 18.34 | 9.31 | 9.27 | 0.179 | 0.302 | 0.216 | 0.829 | 0.019 | 0.715 | 0.086 | 28.780 |
| 81 3 2 - 82 3 1 | | 15.43 | 18.41 | 8.58 | 8.55 | 0.165 | 0.255 | 0.206 | 0.801 | 0.019 | 0.808 | 0.049 | 28.829 |
| 81 3 9 - 82 3 8 | | 15.55 | 18.36 | 8.58 | 8.55 | 0.165 | 0.275 | 0.194 | 0.851 | 0.019 | 0.705 | 0.081 | 28.910 |
| 81 3 16 - 82 3 15 | | 15.77 | 18.41 | 8.58 | 8.55 | 0.167 | 0.294 | 0.182 | 0.918 | 0.019 | 0.619 | 0.112 | 29.022 |
| 81 3 23 - 82 3 22 | | 15.83 | 18.35 | 8.58 | 8.55 | 0.166 | 0.251 | 0.174 | 0.954 | 0.019 | 0.693 | 0.077 | 29.099 |
| 81 3 30 - 82 3 29 | | 15.83 | 18.40 | 8.58 | 8.55 | 0.167 | 0.285 | 0.178 | 0.938 | 0.019 | 0.625 | 0.107 | 29.206 |
| 81 4 6 - 82 4 5 | | 15.96 | 18.42 | 12.59 | 12.54 | 0.246 | 0.366 | 0.249 | 0.988 | 0.020 | 0.680 | 0.117 | 29.323 |
| 81 4 13 - 82 4 12 | | 16.31 | 18.48 | 12.59 | 12.55 | 0.248 | 0.331 | 0.220 | 1.127 | 0.020 | 0.665 | 0.111 | 29.434 |
| 81 4 20 - 82 4 19 | | 16.50 | 18.50 | 12.59 | 12.55 | 0.251 | 0.313 | 0.203 | 1.236 | 0.020 | 0.649 | 0.110 | 29.544 |
| 81 4 27 - 82 4 26 | | 16.77 | 18.48 | 12.59 | 12.55 | 0.261 | 0.299 | 0.174 | 1.500 | 0.021 | 0.582 | 0.125 | 29.669 |
| 81 5 4 - 82 5 3 | | 17.06 | 18.50 | 11.65 | 11.61 | 0.244 | 0.271 | 0.136 | 1.794 | 0.021 | 0.502 | 0.135 | 29.804 |
| 81 5 11 - 82 5 10 | | 17.49 | 18.46 | 11.65 | 11.61 | 0.249 | 0.246 | 0.073 | 3.411 | 0.021 | 0.297 | 0.173 | 29.977 |
| 81 5 19 - 82 5 17 | | 18.27 | 18.42 | 11.65 | 11.62 | 0.255 | 0.304 | 0.014 | 18.214 | 0.022 | 0.046 | 0.290 | 30.267 |
| 81 5 25 - 82 5 25 | | 18.23 | 18.38 | 11.65 | 11.62 | 0.253 | 0.288 | 0.014 | 18.071 | 0.022 | 0.049 | 0.274 | 30.541 |

END OF DATA
READY

MORTGAGE [illegible] INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 79 1 2 | 11.25 | 11.21 | 3.06 | 2.98 | 0.132 | 0.204 | 0.000 $$ | 0.000 | 0.043 | 0.000 | 0.204 | 0.204 |
| 76 1 12 | - 79 1 8 | 11.26 | 11.19 | 3.06 | 2.98 | 0.132 | 0.199 | 0.000 $$ | 0.000 | 0.043 | 0.000 | 0.199 | 0.403 |
| 76 1 19 | - 79 1 15 | 11.23 | 11.35 | 3.06 | 2.98 | 0.132 | 0.188 | 0.008 $$ | 16.500 | 0.043 | 0.043 | 0.180 | 0.583 |
| 76 1 26 | - 79 1 22 | 11.21 | 11.37 | 3.06 | 2.98 | 0.132 | 0.182 | 0.010 $$ | 13.200 | 0.043 | 0.055 | 0.172 | 0.755 |
| 76 2 2 | - 79 1 29 | 11.19 | 11.33 | 4.69 | 4.56 | 0.201 | 0.282 | 0.013 $$ | 15.462 | 0.043 | 0.046 | 0.269 | 1.024 |
| 76 2 9 | - 79 2 5 | 11.17 | 11.23 | 4.69 | 4.56 | 0.201 | 0.264 | 0.006 $$ | 33.500 | 0.043 | 0.023 | 0.258 | 1.282 |
| 76 2 16 | - 79 2 12 | 11.20 | 11.23 | 4.69 | 4.56 | 0.201 | 0.279 | 0.003 $$ | 67.000 | 0.043 | 0.011 | 0.276 | 1.558 |
| 76 2 23 | - 79 2 19 | 11.23 | 11.21 | 4.69 | 4.56 | 0.201 | 0.294 | 0.000 $$ | 0.000 | 0.043 | 0.000 | 0.294 | 1.852 |
| 76 3 1 | - 79 2 26 | 11.26 | 11.17 | 12.05 | 11.72 | 0.511 | 0.706 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.706 | 2.558 |
| 76 3 8 | - 79 3 5 | 11.29 | 11.12 | 12.05 | 11.73 | 0.511 | 0.706 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.706 | 3.264 |
| 76 3 15 | - 79 3 12 | 11.32 | 11.02 | 12.05 | 11.73 | 0.512 | 0.679 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.679 | 3.943 |
| 76 3 22 | - 79 3 19 | 11.34 | 11.02 | 12.05 | 11.73 | 0.512 | 0.691 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.691 | 4.634 |
| 76 3 29 | - 79 3 26 | 11.36 | 11.00 | 12.05 | 11.73 | 0.512 | 0.691 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.691 | 5.325 |
| 76 4 5 | - 79 4 2 | 11.38 | 11.00 | 13.29 | 12.94 | 0.560 | 0.745 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.745 | 6.070 |
| 76 4 12 | - 79 4 9 | 11.40 | 11.00 | 13.29 | 12.94 | 0.560 | 0.772 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.772 | 6.842 |
| 76 4 19 | - 79 4 16 | 11.40 | 11.00 | 13.29 | 12.94 | 0.560 | 0.765 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.765 | 7.607 |
| 76 4 26 | - 79 4 23 | 11.40 | 11.00 | 13.29 | 12.94 | 0.561 | 0.773 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 0.773 | 8.380 |
| 76 5 3 | - 79 4 30 | 11.39 | 11.00 | 18.38 | 17.89 | 0.768 | 1.085 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 1.085 | 9.465 |
| 76 5 10 | - 79 5 7 | 11.39 | 11.00 | 18.38 | 17.89 | 0.768 | 1.070 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 1.070 | 10.535 |
| 76 5 17 | - 79 5 14 | 11.39 | 11.00 | 18.38 | 17.89 | 0.768 | 1.077 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 1.077 | 11.612 |
| 76 5 24 | - 79 5 22 | 11.38 | 11.00 | 18.38 | 17.89 | 0.768 | 1.096 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 1.096 | 12.708 |
| 76 5 31 | - 79 5 28 | 11.37 | 11.00 | 18.38 | 17.89 | 0.768 | 1.072 | 0.000 $$ | 0.000 | 0.042 | 0.000 | 1.072 | 13.780 |
| 76 6 7 | - 79 6 4 | 11.35 | 11.62 | 9.90 | 9.63 | 0.410 | 0.601 | 0.055 $$ | 7.455 | 0.041 | 0.092 | 0.546 | 14.326 |
| 76 6 14 | - 79 6 11 | 11.34 | 11.65 | 9.90 | 9.63 | 0.410 | 0.592 | 0.063 $$ | 6.508 | 0.041 | 0.106 | 0.529 | 14.855 |
| 76 6 21 | - 79 6 18 | 11.33 | 11.18 | 9.90 | 9.63 | 0.410 | 0.583 | 0.000 $$ | 0.000 | 0.041 | 0.000 | 0.583 | 15.438 |
| 76 6 28 | - 79 6 25 | 11.31 | 11.21 | 9.90 | 9.63 | 0.410 | 0.582 | 0.000 $$ | 0.000 | 0.041 | 0.000 | 0.582 | 16.020 |
| 76 7 5 | - 79 7 3 | 11.29 | 11.23 | 11.72 | 11.40 | 0.481 | 0.669 | 0.000 $$ | 0.000 | 0.041 | 0.000 | 0.669 | 16.689 |
| 76 7 12 | - 79 7 9 | 11.27 | 11.25 | 11.72 | 11.40 | 0.481 | 0.758 | 0.000 $$ | 0.000 | 0.041 | 0.000 | 0.758 | 17.447 |
| 76 7 19 | - 79 7 16 | 11.26 | 11.25 | 11.72 | 11.40 | 0.481 | 0.752 | 0.000 $$ | 0.000 | 0.041 | 0.000 | 0.752 | 18.199 |
| 76 7 26 | - 79 7 24 | 11.25 | 11.34 | 11.72 | 11.40 | 0.480 | 0.785 | 0.022 $$ | 21.818 | 0.041 | 0.028 | 0.763 | 18.962 |
| 76 8 2 | - 79 7 31 | 11.24 | 11.66 | 24.04 | 23.39 | 0.978 | 1.588 | 0.206 $$ | 4.748 | 0.041 | 0.130 | 1.382 | 20.344 |
| 76 8 9 | - 79 8 7 | 11.22 | 11.68 | 24.04 | 23.38 | 0.977 | 1.563 | 0.225 $$ | 4.347 | 0.041 | 0.154 | 1.232 | 21.576 |
| 76 8 16 | - 79 8 14 | 11.21 | 11.79 | 24.04 | 23.38 | 0.978 | 1.621 | 0.284 $$ | 3.440 | 0.041 | 0.182 | 1.279 | 22.855 |
| 76 8 23 | - 79 8 21 | 11.22 | 11.96 | 24.04 | 23.39 | 0.977 | 1.653 | 0.362 $$ | 2.702 | 0.041 | 0.223 | 1.259 | 24.114 |
| 76 8 30 | - 79 8 27 | 11.23 | 12.07 | 24.04 | 23.38 | 0.977 | 1.273 | 0.411 $$ | 2.377 | 0.041 | 0.249 | 1.242 | 25.356 |
| 76 9 6 | - 79 9 4 | 11.23 | 12.16 | 17.00 | 16.54 | 0.687 | 1.279 | 0.321 $$ | 2.140 | 0.040 | 0.252 | 0.952 | 26.308 |
| 76 9 13 | - 79 9 11 | 11.24 | 12.55 | 17.00 | 16.54 | 0.688 | 1.517 | 0.452 $$ | 1.522 | 0.040 | 0.356 | 0.818 | 27.126 |
| 76 9 20 | - 79 9 18 | 11.22 | 12.79 | 17.00 | 16.54 | 0.687 | 1.473 | 0.541 $$ | 1.270 | 0.040 | 0.357 | 0.976 | 28.102 |
| 76 9 27 | - 79 9 25 | 11.20 | 12.82 | 17.00 | 16.54 | 0.687 | 1.473 | 0.558 $$ | 1.231 | 0.040 | 0.379 | 0.915 | 29.017 |
| 76 10 4 | - 79 10 2 | 11.18 | 12.82 | 10.80 | 10.50 | 0.434 | 1.011 | 0.358 $$ | 1.212 | 0.040 | 0.354 | 0.653 | 29.670 |
| 76 10 11 | - 79 10 9 | 11.17 | 12.89 | 10.80 | 10.50 | 0.433 | 1.137 | 0.376 $$ | 1.152 | 0.040 | 0.331 | 0.761 | 30.431 |
| 76 10 18 | - 79 10 16 | 11.16 | 13.63 | 10.80 | 10.50 | 0.433 | 1.313 | 0.537 $$ | 0.806 | 0.040 | 0.409 | 0.776 | 31.207 |
| 76 10 25 | - 79 10 23 | 11.15 | 13.68 | 10.80 | 10.50 | 0.432 | 1.427 | 0.550 $$ | 0.785 | 0.040 | 0.385 | 0.877 | 32.084 |
| 76 11 1 | - 79 10 30 | 11.14 | 14.73 | 7.58 | 7.37 | 0.302 | 0.964 | 0.544 $$ | 0.555 | 0.040 | 0.564 | 0.420 | 32.504 |
| 76 11 8 | - 79 11 6 | 11.13 | 14.75 | 7.58 | 7.37 | 0.301 | 0.944 | 0.549 $$ | 0.548 | 0.040 | 0.580 | 0.397 | 32.901 |
| 76 11 15 | - 79 11 13 | 11.12 | 14.75 | 7.58 | 7.37 | 0.301 | 0.911 | 0.550 $$ | 0.547 | 0.040 | 0.604 | 0.361 | 33.262 |
| 76 11 22 | - 79 11 20 | 11.05 | 14.71 | 7.58 | 7.37 | 0.302 | 0.929 | 0.555 $$ | 0.544 | 0.040 | 0.597 | 0.374 | 33.636 |
| 76 11 29 | - 79 11 27 | 10.97 | 14.63 | 7.58 | 7.37 | 0.300 | 0.808 | 0.554 $$ | 0.542 | 0.040 | 0.686 | 0.254 | 33.890 |
| 76 12 6 | - 79 12 4 | 10.89 | 14.04 | 10.24 | 9.95 | 0.405 | 1.181 | 0.446 $$ | 0.627 | 0.040 | 0.547 | 0.535 | 34.425 |
| 76 12 13 | - 79 12 11 | 10.81 | 13.92 | 10.24 | 9.95 | 0.406 | 1.285 | 0.438 $$ | 0.636 | 0.040 | 0.496 | 0.647 | 35.072 |
| 76 12 20 | - 79 12 18 | 10.74 | 13.63 | 10.24 | 9.94 | 0.405 | 1.273 | 0.593 $$ | 0.683 | 0.040 | 0.466 | 0.680 | 35.752 |
| 76 12 27 | - 79 12 27 | 10.65 | 13.54 | 10.24 | 9.94 | 0.404 | 1.275 | 0.593 $$ | 0.681 | 0.039 | 0.465 | 0.682 | 36.434 |

MORTGAGE PA..... INS. E

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 80 1 2 | 10.56 | 13.56 | 4.10 | 3.98 | 0.163 | 0.562 | 0.246 $$ | 0.663 | 0.040 | 0.438 | 0.316 | 36.750 |
| 77 1 10 | - 80 1 8 | 10.47 | 13.54 | 4.10 | 3.98 | 0.162 | 0.526 | 0.251 $$ | 0.645 | 0.040 | 0.477 | 0.275 | 37.025 |
| 77 1 17 | - 80 1 15 | 10.38 | 13.52 | 4.10 | 3.97 | 0.162 | 0.535 | 0.257 $$ | 0.630 | 0.040 | 0.480 | 0.278 | 37.303 |
| 77 1 24 | - 80 1 22 | 10.23 | 13.52 | 4.10 | 3.97 | 0.161 | 0.568 | 0.269 $$ | 0.599 | 0.039 | 0.474 | 0.299 | 37.602 |
| 77 1 31 | - 80 1 29 | 10.08 | 13.52 | 4.10 | 3.97 | 0.161 | 0.621 | 0.280 $$ | 0.575 | 0.039 | 0.451 | 0.341 | 37.943 |
| 77 2 7 | - 80 2 5 | 9.93 | 13.58 | 7.76 | 7.51 | 0.303 | 1.255 | 0.561 $$ | 0.540 | 0.039 | 0.447 | 0.694 | 38.637 |
| 77 2 14 | - 80 2 12 | 9.78 | 13.79 | 7.76 | 7.50 | 0.302 | 1.295 | 0.614 $$ | 0.492 | 0.039 | 0.474 | 0.681 | 39.318 |
| 77 2 21 | - 80 2 19 | 9.78 | 13.88 | 7.76 | 7.50 | 0.300 | 1.370 | 0.628 $$ | 0.478 | 0.039 | 0.458 | 0.742 | 40.060 |
| 77 2 28 | - 80 2 26 | 9.77 | 13.98 | 7.76 | 7.50 | 0.302 | 1.383 | 0.644 $$ | 0.469 | 0.039 | 0.466 | 0.739 | 40.799 |
| 77 3 7 | - 80 3 4 | 9.77 | 14.46 | 19.26 | 18.62 | 0.742 | 3.299 | 1.777 $$ | 0.418 | 0.039 | 0.539 | 1.522 | 42.321 |
| 77 3 14 | - 80 3 11 | 9.77 | 14.52 | 19.26 | 18.62 | 0.743 | 3.218 | 1.799 $$ | 0.413 | 0.039 | 0.559 | 1.419 | 43.740 |
| 77 3 21 | - 80 3 18 | 9.78 | 14.94 | 19.26 | 18.62 | 0.743 | 3.267 | 1.950 $$ | 0.381 | 0.039 | 0.597 | 1.317 | 45.057 |
| 77 3 28 | - 80 3 25 | 9.79 | 15.54 | 19.26 | 18.62 | 0.743 | 3.460 | 2.165 $$ | 0.343 | 0.039 | 0.626 | 1.295 | 46.352 |
| 77 4 4 | - 80 4 1 | 9.80 | 16.00 | 11.24 | 10.86 | 0.433 | 1.880 | 1.358 $$ | 0.319 | 0.039 | 0.722 | 0.522 | 46.874 |
| 77 4 11 | - 80 4 8 | 9.80 | 16.63 | 11.24 | 10.86 | 0.432 | 1.839 | 1.489 $$ | 0.290 | 0.038 | 0.810 | 0.350 | 47.224 |
| 77 4 18 | - 80 4 15 | 9.81 | 16.85 | 11.24 | 10.86 | 0.432 | 1.804 | 1.533 $$ | 0.282 | 0.038 | 0.850 | 0.271 | 47.495 |
| 77 4 25 | - 80 4 21 | 9.82 | 17.00 | 11.24 | 10.86 | 0.432 | 1.691 | 1.562 $$ | 0.277 | 0.038 | 0.924 | 0.129 | 47.624 |
| 77 5 2 | - 80 4 28 | 9.83 | 16.50 | 10.82 | 10.44 | 0.415 | 1.514 | 1.402 $$ | 0.296 | 0.038 | 0.926 | 0.112 | 47.736 |
| 77 5 9 | - 80 5 5 | 9.84 | 15.88 | 10.82 | 10.46 | 0.415 | 1.246 | 1.275 $$ | 0.325 | 0.038 | 1.023 | -0.029 | 47.707 |
| 77 5 16 | - 80 5 12 | 9.85 | 14.73 | 10.82 | 10.46 | 0.415 | 1.296 | 1.038 $$ | 0.400 | 0.038 | 0.801 | 0.258 | 47.965 |
| 77 5 23 | - 80 5 19 | 9.82 | 14.02 | 10.82 | 10.46 | 0.414 | 1.323 | 0.897 $$ | 0.462 | 0.038 | 0.678 | 0.426 | 48.391 |
| 77 5 30 | - 80 5 26 | 9.78 | 13.50 | 10.82 | 10.46 | 0.414 | 1.213 | 0.796 $$ | 0.520 | 0.038 | 0.656 | 0.417 | 48.808 |
| 77 6 6 | - 80 6 2 | 9.74 | 13.06 | 25.97 | 25.09 | 0.993 | 3.320 | 1.707 $$ | 0.582 | 0.038 | 0.514 | 1.613 | 50.421 |
| 77 6 13 | - 80 6 9 | 9.70 | 13.08 | 25.97 | 25.09 | 0.992 | 2.938 | 1.737 $$ | 0.571 | 0.038 | 0.591 | 1.201 | 51.622 |
| 77 6 20 | - 80 6 16 | 9.71 | 13.00 | 25.97 | 25.09 | 0.991 | 2.672 | 1.692 $$ | 0.586 | 0.038 | 0.633 | 0.980 | 52.602 |
| 77 6 27 | - 80 6 23 | 9.73 | 13.04 | 25.97 | 25.09 | 0.992 | 2.895 | 1.702 $$ | 0.583 | 0.038 | 0.588 | 1.193 | 53.795 |
| 77 7 4 | - 80 6 30 | 9.75 | 13.02 | 22.26 | 21.51 | 0.846 | 2.827 | 1.442 $$ | 0.587 | 0.038 | 0.510 | 1.385 | 55.180 |
| 77 7 11 | - 80 7 7 | 9.77 | 13.10 | 22.26 | 21.51 | 0.847 | 2.917 | 1.468 $$ | 0.577 | 0.038 | 0.503 | 1.449 | 56.629 |
| 77 7 18 | - 80 7 14 | 9.78 | 13.10 | 22.26 | 21.51 | 0.847 | 3.007 | 1.464 $$ | 0.579 | 0.038 | 0.487 | 1.543 | 58.172 |
| 77 7 25 | - 80 7 21 | 9.78 | 13.13 | 22.26 | 21.51 | 0.847 | 2.873 | 1.477 $$ | 0.573 | 0.038 | 0.514 | 1.396 | 59.568 |
| 77 8 1 | - 80 7 28 | 9.79 | 13.15 | 15.43 | 14.91 | 0.585 | 2.115 | 1.027 $$ | 0.570 | 0.038 | 0.486 | 1.088 | 60.656 |
| 77 8 8 | - 80 8 5 | 9.80 | 13.25 | 15.43 | 14.91 | 0.585 | 2.181 | 1.054 $$ | 0.555 | 0.038 | 0.483 | 1.127 | 61.783 |
| 77 8 15 | - 80 8 11 | 9.81 | 13.35 | 15.43 | 14.91 | 0.584 | 2.255 | 1.081 $$ | 0.540 | 0.038 | 0.479 | 1.174 | 62.957 |
| 77 8 22 | - 80 8 18 | 9.82 | 13.40 | 15.43 | 14.91 | 0.585 | 2.228 | 1.093 $$ | 0.535 | 0.038 | 0.491 | 1.135 | 64.092 |
| 77 8 29 | - 80 8 25 | 9.83 | 13.67 | 15.43 | 14.91 | 0.585 | 2.307 | 1.171 $$ | 0.500 | 0.038 | 0.508 | 1.136 | 65.228 |
| 77 9 5 | - 80 9 2 | 9.84 | 13.88 | 16.45 | 15.90 | 0.621 | 2.478 | 1.312 $$ | 0.473 | 0.038 | 0.529 | 1.166 | 66.394 |
| 77 9 12 | - 80 9 8 | 9.85 | 14.04 | 16.45 | 15.90 | 0.621 | 2.434 | 1.360 $$ | 0.457 | 0.038 | 0.559 | 1.074 | 67.468 |
| 77 9 19 | - 80 9 15 | 9.91 | 14.21 | 16.45 | 15.91 | 0.622 | 2.529 | 1.396 $$ | 0.446 | 0.038 | 0.552 | 1.133 | 68.601 |
| 77 9 26 | - 80 9 22 | 9.96 | 14.29 | 16.45 | 15.91 | 0.622 | 2.654 | 1.406 $$ | 0.442 | 0.038 | 0.530 | 1.248 | 69.849 |
| 77 10 3 | - 80 9 29 | 10.01 | 14.44 | 17.66 | 17.09 | 0.666 | 2.952 | 1.545 $$ | 0.431 | 0.038 | 0.523 | 1.407 | 71.256 |
| 77 10 10 | - 80 10 6 | 10.06 | 14.65 | 17.66 | 17.10 | 0.667 | 2.693 | 1.600 $$ | 0.417 | 0.038 | 0.594 | 1.093 | 72.348 |
| 77 10 17 | - 80 10 14 | 10.11 | 14.75 | 17.66 | 17.10 | 0.668 | 2.548 | 1.617 $$ | 0.413 | 0.038 | 0.635 | 0.931 | 73.279 |
| 77 10 24 | - 80 10 20 | 10.12 | 14.69 | 17.66 | 17.10 | 0.669 | 2.768 | 1.594 $$ | 0.420 | 0.038 | 0.576 | 1.174 | 74.453 |
| 77 10 31 | - 80 10 27 | 10.14 | 14.69 | 17.66 | 17.10 | 0.669 | 2.902 | 1.587 $$ | 0.422 | 0.038 | 0.547 | 1.315 | 75.768 |
| 77 11 7 | - 80 11 3 | 10.15 | 14.73 | 14.52 | 14.06 | 0.550 | 2.401 | 1.313 $$ | 0.419 | 0.038 | 0.547 | 1.088 | 76.856 |
| 77 11 14 | - 80 11 10 | 10.16 | 14.85 | 14.52 | 14.06 | 0.550 | 2.460 | 1.344 $$ | 0.409 | 0.038 | 0.546 | 1.116 | 77.972 |
| 77 11 21 | - 80 11 17 | 10.13 | 14.90 | 14.52 | 14.06 | 0.549 | 2.416 | 1.366 $$ | 0.402 | 0.038 | 0.565 | 1.050 | 79.022 |
| 77 11 28 | - 80 11 24 | 10.11 | 14.90 | 14.52 | 14.05 | 0.549 | 2.344 | 1.371 $$ | 0.400 | 0.038 | 0.585 | 0.973 | 79.995 |
| 77 12 5 | - 80 12 1 | 10.08 | 15.00 | 13.35 | 12.92 | 0.504 | 2.254 | 1.293 $$ | 0.390 | 0.038 | 0.574 | 0.961 | 80.956 |
| 77 12 12 | - 80 12 8 | 10.06 | 15.27 | 13.35 | 12.92 | 0.503 | 2.183 | 1.367 $$ | 0.368 | 0.038 | 0.626 | 0.816 | 81.772 |
| 77 12 19 | - 80 12 15 | 10.05 | 15.52 | 13.35 | 12.92 | 0.504 | 2.239 | 1.433 $$ | 0.352 | 0.038 | 0.640 | 0.806 | 82.578 |
| 77 12 26 | - 80 12 22 | 10.04 | 15.77 | 13.35 | 12.92 | 0.503 | 1.950 | 1.498 $$ | 0.336 | 0.038 | 0.768 | 0.452 | 83.030 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | - 80 12 29 | 10.03 | 15.75 | 3.54 | 3.43 | 0.132 | 0.519 | 0.397 $$ | 0.332 | 0.037 | 0.765 | 0.122 | 83.152 |
| 78 1 9 | - 81 1 5 | 10.02 | 15.78 | 3.54 | 3.43 | 0.133 | 0.492 | 0.399 $$ | 0.333 | 0.038 | 0.811 | 0.093 | 83.245 |
| 78 1 16 | - 81 1 12 | 10.01 | 15.65 | 3.54 | 3.43 | 0.133 | 0.523 | 0.391 $$ | 0.340 | 0.038 | 0.748 | 0.132 | 83.377 |
| 78 1 23 | - 81 1 19 | 10.00 | 15.48 | 3.54 | 3.43 | 0.132 | 0.532 | 0.380 $$ | 0.347 | 0.037 | 0.714 | 0.152 | 83.529 |
| 78 1 30 | - 81 1 26 | 9.99 | 15.44 | 3.54 | 3.43 | 0.133 | 0.538 | 0.378 $$ | 0.352 | 0.038 | 0.703 | 0.160 | 83.689 |
| 78 2 6 | - 81 2 2 | 9.98 | 15.42 | 8.27 | 8.00 | 0.310 | 1.277 | 0.882 $$ | 0.351 | 0.038 | 0.691 | 0.395 | 84.084 |
| 78 2 13 | - 81 2 9 | 9.97 | 15.44 | 8.27 | 7.99 | 0.310 | 1.339 | 0.886 $$ | 0.350 | 0.038 | 0.662 | 0.453 | 84.537 |
| 78 2 20 | - 81 2 16 | 10.00 | 15.47 | 8.27 | 8.00 | 0.310 | 1.413 | 0.887 $$ | 0.349 | 0.038 | 0.628 | 0.526 | 85.063 |
| 78 2 27 | - 81 2 23 | 10.03 | 15.49 | 8.27 | 8.00 | 0.310 | 1.395 | 0.885 $$ | 0.350 | 0.038 | 0.634 | 0.510 | 85.573 |
| 78 3 6 | - 81 3 2 | 10.06 | 15.49 | 14.96 | 14.48 | 0.560 | 2.627 | 1.595 $$ | 0.351 | 0.037 | 0.607 | 1.032 | 86.605 |
| 78 3 13 | - 81 3 9 | 10.09 | 15.65 | 14.96 | 14.48 | 0.560 | 2.526 | 1.632 $$ | 0.343 | 0.037 | 0.644 | 0.894 | 87.499 |
| 78 3 20 | - 81 3 16 | 10.13 | 15.83 | 14.96 | 14.49 | 0.562 | 2.474 | 1.672 $$ | 0.336 | 0.038 | 0.676 | 0.802 | 88.301 |
| 78 3 27 | - 81 3 23 | 10.16 | 15.88 | 14.96 | 14.49 | 0.561 | 2.526 | 1.678 $$ | 0.334 | 0.037 | 0.664 | 0.848 | 89.149 |
| 78 4 3 | - 81 3 30 | 10.19 | 15.90 | 14.81 | 14.34 | 0.556 | 2.492 | 1.658 $$ | 0.335 | 0.038 | 0.665 | 0.834 | 89.983 |
| 78 4 10 | - 81 4 6 | 10.22 | 16.00 | 14.81 | 14.34 | 0.557 | 2.675 | 1.678 $$ | 0.332 | 0.038 | 0.627 | 0.997 | 90.980 |
| 78 4 17 | - 81 4 13 | 10.24 | 16.42 | 14.81 | 14.34 | 0.557 | 2.690 | 1.789 $$ | 0.311 | 0.038 | 0.665 | 0.901 | 91.881 |
| 78 4 24 | - 81 4 20 | 10.27 | 16.60 | 14.81 | 14.35 | 0.557 | 2.621 | 1.831 $$ | 0.304 | 0.038 | 0.699 | 0.790 | 92.671 |
| 78 5 1 | - 81 4 27 | 10.30 | 16.79 | 9.34 | 9.05 | 0.351 | 1.709 | 1.183 $$ | 0.297 | 0.038 | 0.692 | 0.526 | 93.197 |
| 78 5 8 | - 81 5 4 | 10.33 | 16.98 | 9.34 | 9.05 | 0.351 | 1.815 | 1.211 $$ | 0.290 | 0.038 | 0.667 | 0.604 | 93.801 |
| 78 5 15 | - 81 5 11 | 10.30 | 17.77 | 9.34 | 9.05 | 0.351 | 1.791 | 1.351 $$ | 0.260 | 0.038 | 0.754 | 0.440 | 94.241 |
| 78 5 22 | - 81 5 19 | 10.28 | 18.11 | 9.34 | 9.05 | 0.350 | 1.684 | 1.412 $$ | 0.248 | 0.037 | 0.838 | 0.272 | 94.513 |
| 78 5 29 | - 81 5 25 | 10.26 | 18.20 | 9.34 | 9.05 | 0.351 | 1.686 | 1.431 $$ | 0.245 | 0.038 | 0.849 | 0.255 | 94.768 |
| 78 6 5 | - 81 6 1 | 10.24 | 18.17 | 23.48 | 22.74 | 0.880 | 4.145 | 3.593 $$ | 0.245 | 0.037 | 0.867 | 0.552 | 95.320 |
| 78 6 12 | - 81 6 8 | 10.22 | 18.47 | 23.48 | 22.74 | 0.879 | 4.102 | 3.728 $$ | 0.236 | 0.037 | 0.909 | 0.374 | 93.694 |
| 78 6 19 | - 81 6 15 | 10.23 | 18.58 | 23.48 | 22.74 | 0.879 | 3.949 | 3.770 $$ | 0.233 | 0.037 | 0.955 | 0.179 | 95.873 |
| 78 6 16 | - 81 6 22 | 10.24 | 18.58 | 23.48 | 22.74 | 0.879 | 4.106 | 3.766 $$ | 0.233 | 0.037 | 0.917 | 0.340 | 96.213 |
| 78 7 3 | - 81 6 29 | 10.25 | 18.67 | 13.63 | 13.20 | 0.509 | 2.454 | 2.206 $$ | 0.231 | 0.037 | 0.899 | 0.248 | 96.461 |
| 78 7 10 | - 81 7 6 | 10.26 | 18.69 | 13.63 | 13.20 | 0.509 | 2.434 | 2.208 $$ | 0.231 | 0.037 | 0.907 | 0.226 | 96.687 |
| 78 7 17 | - 81 7 13 | 10.25 | 18.67 | 13.63 | 13.20 | 0.510 | 2.525 | 2.206 $$ | 0.231 | 0.037 | 0.874 | 0.319 | 97.006 |
| 78 7 24 | - 81 7 20 | 10.25 | 18.73 | 13.63 | 13.20 | 0.509 | 2.658 | 2.220 $$ | 0.229 | 0.037 | 0.835 | 0.438 | 97.444 |
| 78 7 31 | - 81 7 27 | 10.24 | 19.43 | 13.63 | 13.20 | 0.509 | 2.668 | 2.392 $$ | 0.213 | 0.037 | 0.897 | 0.276 | 97.720 |
| 78 8 7 | - 81 8 4 | 10.23 | 20.42 | 23.33 | 22.59 | 0.869 | 4.848 | 4.300 $$ | 0.193 | 0.037 | 0.928 | 0.348 | 98.068 |
| 78 8 14 | - 81 8 10 | 10.23 | 21.28 | 23.33 | 22.59 | 0.869 | 4.650 | 4.842 $$ | 0.179 | 0.037 | 1.041 | -0.192 | 97.876 |
| 78 8 21 | - 81 8 17 | 10.30 | 21.42 | 23.33 | 22.60 | 0.871 | 4.744 | 4.871 $$ | 0.179 | 0.037 | 1.027 | -0.127 | 97.749 |
| 78 8 28 | - 81 8 24 | 10.35 | 21.64 | 23.33 | 22.61 | 0.871 | 5.191 | 4.938 $$ | 0.176 | 0.037 | 0.951 | 0.253 | 98.002 |
| 78 9 7 | - 81 8 31 | 10.40 | 21.64 | 11.77 | 11.41 | 0.440 | 2.614 | 2.481 $$ | 0.177 | 0.037 | 0.949 | 0.133 | 98.135 |
| 78 9 13 | - 81 9 8 | 10.45 | 21.64 | 11.77 | 11.41 | 0.440 | 2.679 | 2.472 $$ | 0.178 | 0.037 | 0.923 | 0.207 | 98.342 |
| 78 9 20 | - 81 9 14 | 10.50 | 21.50 | 11.77 | 11.41 | 0.440 | 2.519 | 2.434 $$ | 0.181 | 0.037 | 0.966 | 0.085 | 98.427 |
| 78 9 25 | - 81 9 21 | 10.57 | 21.50 | 11.77 | 11.41 | 0.442 | 2.357 | 2.421 $$ | 0.183 | 0.038 | 1.027 | -0.064 | 98.363 |
| 78 10 2 | - 81 9 28 | 10.55 | 21.44 | 7.35 | 7.13 | 0.275 | 1.615 | 1.507 $$ | 0.182 | 0.037 | 0.933 | 0.108 | 98.471 |
| 78 10 10 | - 81 10 5 | 10.53 | 21.44 | 7.35 | 7.13 | 0.274 | 1.565 | 1.510 $$ | 0.181 | 0.037 | 0.965 | 0.055 | 98.526 |
| 78 10 16 | - 81 10 13 | 10.57 | 20.69 | 7.35 | 7.13 | 0.275 | 1.495 | 1.411 $$ | 0.195 | 0.037 | 0.944 | 0.084 | 98.610 |
| 78 10 20 | - 81 10 19 | 10.35 | 20.29 | 7.35 | 7.13 | 0.274 | 1.456 | 1.387 $$ | 0.198 | 0.037 | 0.953 | 0.069 | 98.679 |
| 78 10 30 | - 81 10 26 | 11.00 | 20.09 | 7.35 | 7.15 | 0.278 | 1.529 | 1.280 $$ | 0.217 | 0.038 | 0.837 | 0.249 | 98.928 |
| 78 11 4 | - 81 11 2 | 11.00 | 20.09 | 17.53 | 17.04 | 0.669 | 3.415 | 3.053 $$ | 0.219 | 0.038 | 0.894 | 0.362 | 99.290 |
| 78 11 14 | - 81 11 9 | 11.19 | 19.75 | 17.53 | 17.05 | 0.671 | 3.143 | 2.889 $$ | 0.232 | 0.038 | 0.919 | 0.254 | 99.544 |
| 78 11 20 | - 81 11 16 | 11.23 | 18.66 | 17.53 | 17.06 | 0.672 | 2.975 | 2.533 $$ | 0.265 | 0.038 | 0.851 | 0.442 | 99.986 |
| 78 11 27 | - 81 11 23 | 11.21 | 18.00 | 17.53 | 17.05 | 0.672 | 3.051 | 2.327 $$ | 0.289 | 0.038 | 0.763 | 0.724 | 100.710 |
| 78 12 4 | - 81 11 30 | 11.23 | 17.66 | 11.21 | 10.90 | 0.431 | 1.858 | 1.413 $$ | 0.305 | 0.038 | 0.760 | 0.445 | 101.155 |
| 78 12 11 | - 81 12 7 | 11.21 | 17.66 | 11.21 | 10.90 | 0.430 | 1.965 | 1.417 $$ | 0.303 | 0.038 | 0.721 | 0.548 | 101.703 |
| 78 12 18 | - 81 12 12 | 11.21 | 17.66 | 11.21 | 10.90 | 0.431 | 2.004 | 1.417 $$ | 0.304 | 0.038 | 0.707 | 0.587 | 102.290 |
| 78 12 27 | - 81 12 21 | 11.21 | 17.75 | 11.21 | 10.90 | 0.430 | 1.971 | 1.436 $$ | 0.299 | 0.038 | 0.729 | 0.535 | 102.825 |

MOR [illegible] PAY[illegible] INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 81 12 28 | 11.21 | 17.81 | 5.72 | 5.56 | 0.219 | 1.016 | 0.739 | 0.296 | 0.038 | 0.727 | 0.277 | 103.102 |
| 79 1 9 | - 82 1 4 | 11.19 | 17.91 | 5.72 | 5.56 | 0.219 | 1.032 | 0.751 | 0.292 | 0.038 | 0.728 | 0.281 | 103.383 |
| 79 1 16 | - 82 1 11 | 11.35 | 18.00 | 5.72 | 5.56 | 0.220 | 1.088 | 0.744 | 0.296 | 0.038 | 0.684 | 0.344 | 103.727 |
| 79 1 15 | - 82 1 18 | 11.37 | 18.00 | 5.72 | 5.56 | 0.219 | 1.070 | 0.742 | 0.295 | 0.038 | 0.693 | 0.328 | 104.055 |
| 79 1 22 | - 82 1 18 | 11.37 | 18.00 | 5.72 | 5.56 | 0.219 | 1.072 | 0.779 | 0.282 | 0.038 | 0.727 | 0.293 | 104.348 |
| 79 1 29 | - 82 1 25 | 11.33 | 18.31 | 5.72 | 5.56 | 0.220 | 1.131 | 2.289 | 0.273 | 0.038 | 0.731 | 0.842 | 105.190 |
| 79 2 5 | - 82 2 1 | 11.23 | 18.42 | 16.34 | 15.90 | 0.424 | 3.154 | 2.360 | 0.264 | 0.038 | 0.748 | 0.794 | 105.984 |
| 79 2 12 | - 82 2 8 | 11.23 | 18.66 | 16.34 | 15.90 | 0.424 | 3.103 | 2.375 | 0.263 | 0.038 | 0.765 | 0.728 | 106.712 |
| 79 2 19 | - 82 2 15 | 11.21 | 18.69 | 16.34 | 15.89 | 0.424 | 2.808 | 2.552 | 0.245 | 0.038 | 0.909 | 0.256 | 106.968 |
| 79 2 26 | - 82 2 22 | 11.17 | 19.25 | 16.34 | 15.89 | 0.424 | 4.150 | 3.797 | 0.241 | 0.038 | 0.915 | 0.353 | 107.321 |
| 79 3 5 | - 82 3 1 | 11.12 | 19.31 | 24.00 | 23.34 | 0.914 | 4.114 | 3.839 | 0.237 | 0.038 | 0.933 | 0.275 | 107.596 |
| 79 3 12 | - 82 3 8 | 11.02 | 19.31 | 24.00 | 23.33 | 0.911 | 4.176 | 3.787 | 0.241 | 0.038 | 0.907 | 0.349 | 107.985 |
| 79 3 19 | - 82 3 15 | 11.02 | 19.19 | 24.00 | 23.33 | 0.912 | 4.026 | 3.774 | 0.242 | 0.038 | 0.937 | 0.252 | 108.237 |
| 79 3 26 | - 82 3 22 | 11.00 | 19.14 | 24.00 | 23.33 | 0.912 | 4.026 | 3.774 | 0.242 | 0.038 | 0.937 | 0.252 | 108.489 |
| 79 4 2 | - 82 3 29 | 11.00 | 19.01 | 10.58 | 10.28 | 0.402 | 1.880 | 1.639 | 0.245 | 0.038 | 0.872 | 0.241 | 108.470 |
| 79 4 9 | - 82 4 5 | 11.00 | 19.04 | 10.58 | 10.28 | 0.401 | 1.867 | 1.645 | 0.244 | 0.038 | 0.881 | 0.222 | 108.700 |
| 79 4 16 | - 82 4 12 | 11.00 | 19.00 | 10.58 | 10.28 | 0.401 | 1.776 | 1.637 | 0.245 | 0.038 | 0.922 | 0.139 | 108.839 |
| 79 4 17 | - 82 4 13 | 11.00 | 19.00 | 10.58 | 10.28 | 0.401 | 1.677 | 1.637 | 0.245 | 0.038 | 0.976 | 0.040 | 108.879 |
| 79 4 23 | - 82 4 19 | 11.00 | 19.00 | 10.58 | 10.28 | 0.402 | 1.640 | 1.637 | 0.246 | 0.038 | 0.998 | 0.003 | 108.882 |
| 79 4 30 | - 82 4 26 | 11.00 | 19.00 | 10.58 | 10.28 | 0.505 | 2.141 | 2.057 | 0.246 | 0.038 | 0.961 | 0.084 | 108.966 |
| 79 5 7 | - 82 5 3 | 11.00 | 19.02 | 13.27 | 12.90 | 0.505 | 2.034 | 2.053 | 0.246 | 0.038 | 1.009 | -0.019 | 108.947 |
| 79 5 14 | - 82 5 10 | 11.00 | 19.00 | 13.27 | 12.90 | 0.505 | 2.114 | 2.048 | 0.247 | 0.038 | 0.969 | 0.066 | 109.013 |
| 79 5 22 | - 82 5 17 | 11.00 | 18.98 | 13.27 | 12.90 | 0.505 | 2.120 | 2.043 | 0.247 | 0.038 | 0.964 | 0.077 | 109.090 |
| 79 5 28 | - 82 5 25 | 11.00 | 18.96 | 13.27 | 12.90 | 0.505 | 2.120 | 2.043 | 0.247 | 0.038 | 0.964 | 0.077 | 109.167 |

ND OF DATA
EADY.

M[illegible]E P[illegible] T IN[illegible]CE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 80 12 29 | 11.85 | 15.85 | 22.97 | 21.90 | 1.524 | 3.976 | 2.590 | 0.588 | 0.066 | 0.651 | 1.386 | 1.386 |
| 76 1 12 | - 81 1 5 | 11.84 | 15.83 | 22.97 | 21.90 | 1.525 | 3.920 | 2.584 | 0.590 | 0.066 | 0.659 | 1.336 | 2.722 |
| 76 1 19 | - 81 1 12 | 11.83 | 15.71 | 22.97 | 21.90 | 1.525 | 4.050 | 2.517 | 0.606 | 0.066 | 0.621 | 1.533 | 4.255 |
| 76 1 26 | - 81 1 19 | 11.82 | 15.50 | 22.97 | 21.90 | 1.524 | 4.123 | 2.594 | 0.587 | 0.066 | 0.629 | 1.729 | 5.984 |
| 76 2 2 | - 81 1 26 | 11.81 | 15.48 | 34.12 | 32.53 | 2.244 | 6.247 | 3.547 | 0.633 | 0.066 | 0.568 | 2.700 | 8.684 |
| 76 2 9 | - 81 2 2 | 11.80 | 15.43 | 34.12 | 32.53 | 2.245 | 6.280 | 3.511 | 0.639 | 0.066 | 0.559 | 2.769 | 11.453 |
| 76 2 16 | - 81 2 9 | 11.82 | 15.45 | 34.12 | 32.53 | 2.245 | 6.493 | 3.511 | 0.639 | 0.066 | 0.541 | 2.982 | 14.435 |
| 76 2 23 | - 81 2 16 | 11.84 | 15.49 | 34.12 | 32.54 | 2.243 | 6.931 | 3.529 | 0.636 | 0.066 | 0.509 | 3.402 | 17.837 |
| 76 3 1 | - 81 2 23 | 11.86 | 15.55 | 36.14 | 34.47 | 2.347 | 6.969 | 3.777 | 0.621 | 0.065 | 0.542 | 3.192 | 21.029 |
| 76 3 8 | - 81 3 2 | 11.88 | 15.52 | 36.14 | 34.48 | 2.346 | 7.193 | 3.729 | 0.629 | 0.065 | 0.518 | 3.464 | 24.493 |
| 76 3 15 | - 81 3 9 | 11.90 | 15.64 | 36.14 | 34.48 | 2.346 | 6.815 | 3.826 | 0.613 | 0.065 | 0.561 | 2.989 | 27.482 |
| 76 3 22 | - 81 3 16 | 11.94 | 15.80 | 36.14 | 34.49 | 2.345 | 6.710 | 3.942 | 0.595 | 0.065 | 0.587 | 2.768 | 30.250 |
| 76 3 29 | - 81 3 23 | 11.97 | 15.86 | 36.14 | 34.50 | 2.343 | 6.990 | 3.971 | 0.590 | 0.065 | 0.568 | 3.019 | 33.269 |
| 76 4 5 | - 81 3 30 | 12.00 | 15.89 | 69.97 | 66.80 | 4.481 | 13.432 | 7.687 | 0.583 | 0.064 | 0.572 | 5.745 | 39.014 |
| 76 4 12 | - 81 4 6 | 12.03 | 16.00 | 69.97 | 66.81 | 4.478 | 14.390 | 7.836 | 0.571 | 0.064 | 0.545 | 6.554 | 45.568 |
| 76 4 19 | - 81 4 13 | 12.02 | 16.34 | 69.97 | 66.81 | 4.479 | 14.497 | 8.483 | 0.528 | 0.064 | 0.585 | 6.014 | 51.582 |
| 76 4 26 | - 81 4 20 | 12.01 | 16.54 | 69.97 | 66.80 | 4.480 | 14.409 | 8.868 | 0.505 | 0.064 | 0.615 | 5.541 | 57.123 |
| 76 5 3 | - 81 4 27 | 12.00 | 16.75 | 60.64 | 57.89 | 3.831 | 12.846 | 8.032 | 0.477 | 0.063 | 0.625 | 4.814 | 61.937 |
| 76 5 10 | - 81 5 4 | 11.99 | 17.00 | 60.64 | 57.88 | 3.831 | 13.580 | 8.439 | 0.454 | 0.063 | 0.621 | 5.141 | 67.078 |
| 76 5 17 | - 81 5 11 | 11.99 | 17.83 | 60.64 | 57.88 | 3.831 | 13.503 | 9.716 | 0.394 | 0.063 | 0.720 | 3.787 | 70.865 |
| 76 5 24 | - 81 5 19 | 11.97 | 18.19 | 60.64 | 57.88 | 3.832 | 12.990 | 10.288 | 0.372 | 0.063 | 0.792 | 2.702 | 73.567 |
| 76 5 31 | - 81 5 25 | 11.96 | 18.27 | 60.64 | 57.87 | 3.833 | 12.984 | 10.423 | 0.368 | 0.063 | 0.803 | 2.561 | 76.128 |
| 76 6 7 | - 81 6 1 | 11.94 | 18.27 | 82.46 | 78.69 | 5.153 | 17.297 | 14.215 | 0.363 | 0.062 | 0.822 | 3.082 | 79.210 |
| 76 6 14 | - 81 6 8 | 11.93 | 18.52 | 82.46 | 78.68 | 5.154 | 16.930 | 14.740 | 0.350 | 0.063 | 0.871 | 2.190 | 81.400 |
| 76 6 21 | - 81 6 15 | 11.91 | 18.64 | 82.46 | 78.67 | 5.155 | 16.559 | 15.021 | 0.343 | 0.063 | 0.907 | 1.538 | 82.938 |
| 76 6 28 | - 81 6 22 | 11.89 | 18.64 | 82.46 | 78.66 | 5.158 | 16.833 | 15.062 | 0.342 | 0.063 | 0.895 | 1.771 | 84.709 |
| 76 7 5 | - 81 6 29 | 11.87 | 18.68 | 90.55 | 86.36 | 5.599 | 19.099 | 16.671 | 0.336 | 0.062 | 0.873 | 2.428 | 87.137 |
| 76 7 12 | - 81 7 6 | 11.86 | 18.73 | 90.55 | 86.35 | 5.600 | 19.381 | 16.802 | 0.333 | 0.062 | 0.867 | 2.579 | 89.716 |
| 76 7 19 | - 81 7 13 | 11.85 | 18.70 | 90.55 | 86.35 | 5.600 | 19.462 | 16.759 | 0.334 | 0.062 | 0.861 | 2.703 | 92.419 |
| 76 7 26 | - 81 7 20 | 11.84 | 18.75 | 90.55 | 86.34 | 5.601 | 20.526 | 16.890 | 0.332 | 0.062 | 0.823 | 3.634 | 96.055 |
| 76 8 2 | - 81 7 27 | 11.84 | 19.38 | 66.34 | 63.26 | 4.055 | 14.784 | 13.372 | 0.303 | 0.061 | 0.904 | 1.412 | 97.467 |
| 76 8 9 | - 81 8 4 | 10.83 | 20.44 | 66.34 | 62.78 | 3.781 | 14.384 | 16.525 | 0.229 | 0.057 | 1.149 | -2.141 | 95.326 |
| 76 8 16 | - 81 8 10 | 11.83 | 21.25 | 66.34 | 63.25 | 4.055 | 14.812 | 16.221 | 0.250 | 0.061 | 1.095 | -1.409 | 93.917 |
| 76 8 23 | - 81 8 17 | 11.82 | 21.58 | 66.34 | 63.25 | 4.057 | 15.043 | 16.717 | 0.243 | 0.061 | 1.111 | -1.674 | 92.243 |
| 76 8 30 | - 61 8 24 | 11.80 | 21.69 | 66.34 | 63.24 | 4.058 | 14.121 | 16.905 | 0.240 | 0.061 | 1.049 | -0.784 | 91.459 |
| 76 9 6 | - 81 8 31 | 11.78 | 21.63 | 78.64 | 74.96 | 4.762 | 18.969 | 19.975 | 0.238 | 0.061 | 1.053 | -1.006 | 90.453 |
| 76 9 13 | - 81 9 8 | 11.76 | 21.67 | 78.64 | 74.95 | 4.765 | 19.315 | 20.078 | 0.237 | 0.061 | 1.040 | -0.763 | 89.690 |
| 76 9 20 | - 81 9 14 | 11.72 | 21.46 | 78.64 | 74.93 | 4.767 | 18.950 | 19.789 | 0.241 | 0.061 | 1.044 | -0.839 | 88.851 |
| 76 9 27 | - 81 9 21 | 11.68 | 21.46 | 78.64 | 74.91 | 4.770 | 17.811 | 19.860 | 0.240 | 0.061 | 1.115 | -2.049 | 86.802 |
| 76 10 4 | - 81 9 28 | 11.64 | 21.29 | 85.28 | 81.21 | 5.119 | 20.807 | 21.296 | 0.240 | 0.060 | 1.024 | -0.489 | 86.313 |
| 76 10 11 | - 81 10 5 | 11.60 | 21.25 | 85.28 | 81.18 | 5.121 | 20.229 | 21.297 | 0.240 | 0.060 | 1.053 | -1.068 | 85.245 |
| 76 10 18 | - 81 10 13 | 11.59 | 20.58 | 85.28 | 81.18 | 5.122 | 19.729 | 20.048 | 0.255 | 0.060 | 1.016 | -0.319 | 84.926 |
| 76 10 25 | - 81 10 19 | 11.58 | 20.46 | 85.28 | 81.17 | 5.123 | 19.104 | 19.837 | 0.258 | 0.060 | 1.038 | -0.733 | 84.193 |
| 76 11 1 | - 81 10 26 | 11.57 | 19.88 | 67.38 | 64.13 | 4.008 | 16.385 | 14.797 | 0.271 | 0.059 | 0.903 | 1.588 | 85.781 |
| 76 11 8 | - 81 11 2 | 11.56 | 19.83 | 67.38 | 64.12 | 4.009 | 15.151 | 14.735 | 0.272 | 0.060 | 0.973 | 0.416 | 84.197 |
| 76 11 15 | - 81 11 9 | 11.56 | 19.63 | 67.38 | 64.12 | 4.009 | 13.934 | 14.424 | 0.278 | 0.060 | 1.035 | -0.490 | 85.707 |
| 76 11 22 | - 81 11 16 | 11.48 | 18.75 | 67.38 | 64.08 | 4.013 | 13.287 | 13.156 | 0.305 | 0.060 | 0.990 | 0.131 | 85.838 |
| 76 11 29 | - 81 11 23 | 11.41 | 18.00 | 67.38 | 64.05 | 4.017 | 13.777 | 12.049 | 0.333 | 0.060 | 0.875 | 1.728 | 87.566 |
| 76 12 6 | - 81 11 30 | 11.34 | 17.75 | 77.84 | 73.96 | 4.643 | 15.673 | 13.577 | 0.342 | 0.060 | 0.866 | 2.094 | 89.662 |
| 76 12 13 | - 81 12 7 | 11.27 | 17.75 | 77.84 | 73.92 | 4.648 | 16.268 | 13.710 | 0.339 | 0.060 | 0.843 | 2.558 | 92.220 |
| 76 12 20 | - 81 12 12 | 11.13 | 17.70 | 77.84 | 73.85 | 4.656 | 17.120 | 13.882 | 0.335 | 0.060 | 0.811 | 3.238 | 95.458 |
| 76 12 27 | - 81 12 21 | 11.03 | 17.79 | 77.84 | 73.79 | 4.642 | 16.701 | 14.242 | 0.327 | 0.060 | 0.853 | 2.459 | 97.917 |

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INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 0%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 81 12 28 | 10.94 | 17.92 | 36.45 | 34.53 | 2.213 | 8.228 | 6.863 | 0.322 | 0.061 | 0.834 | 1.365 | 99.282 |
| 77 1 10 | - 82 1 4 | 10.85 | 17.92 | 36.45 | 34.50 | 2.215 | 8.171 | 6.941 | 0.319 | 0.061 | 0.849 | 1.230 | 100.513 |
| 77 1 17 | - 82 1 11 | 10.75 | 18.08 | 36.45 | 34.47 | 2.218 | 8.465 | 7.168 | 0.309 | 0.061 | 0.847 | 1.297 | 101.809 |
| 77 1 24 | - 82 1 18 | 10.62 | 18.17 | 36.45 | 34.44 | 2.221 | 8.397 | 7.358 | 0.302 | 0.061 | 0.876 | 1.039 | 102.848 |
| 77 1 31 | - 82 1 25 | 10.50 | 18.67 | 36.45 | 34.40 | 2.225 | 8.349 | 7.888 | 0.282 | 0.061 | 0.945 | 0.461 | 103.309 |
| 77 2 7 | - 82 2 1 | 10.37 | 18.71 | 61.30 | 57.80 | 3.706 | 14.106 | 13.507 | 0.274 | 0.060 | 0.958 | 0.599 | 103.908 |
| 77 2 14 | - 82 2 8 | 10.25 | 18.88 | 61.30 | 57.74 | 3.711 | 14.509 | 13.914 | 0.267 | 0.061 | 0.959 | 0.595 | 104.503 |
| 77 2 21 | - 82 2 15 | 10.25 | 18.94 | 61.30 | 57.74 | 3.711 | 14.411 | 14.026 | 0.265 | 0.061 | 0.973 | 0.385 | 104.888 |
| 77 2 28 | - 82 2 22 | 10.25 | 19.40 | 61.30 | 57.74 | 3.712 | 13.395 | 14.638 | 0.254 | 0.061 | 1.093 | -1.243 | 103.645 |
| 77 3 7 | - 82 3 1 | 10.25 | 19.55 | 100.17 | 94.36 | 6.000 | 22.044 | 24.256 | 0.247 | 0.060 | 1.100 | -2.212 | 101.433 |
| 77 3 14 | - 82 3 8 | 10.25 | 19.55 | 100.17 | 94.36 | 6.000 | 21.960 | 24.256 | 0.247 | 0.060 | 1.105 | -2.296 | 99.137 |
| 77 3 21 | - 82 3 15 | 10.25 | 19.38 | 100.17 | 94.36 | 6.001 | 21.983 | 23.873 | 0.251 | 0.060 | 1.086 | -1.890 | 97.247 |
| 77 3 28 | - 82 3 22 | 10.25 | 19.32 | 100.17 | 94.36 | 6.001 | 21.228 | 23.738 | 0.253 | 0.060 | 1.118 | -2.510 | 94.737 |
| 77 4 4 | - 82 3 29 | 10.25 | 19.32 | 83.16 | 78.33 | 4.965 | 18.498 | 19.706 | 0.252 | 0.060 | 1.065 | -1.208 | 93.529 |
| 77 4 11 | - 82 4 5 | 10.25 | 19.31 | 83.16 | 78.33 | 4.965 | 18.456 | 19.687 | 0.252 | 0.060 | 1.067 | -1.231 | 92.298 |
| 77 4 18 | - 82 4 12 | 10.27 | 19.25 | 83.16 | 78.34 | 4.964 | 18.363 | 19.537 | 0.254 | 0.060 | 1.064 | -1.174 | 91.124 |
| 77 4 25 | - 82 4 19 | 10.30 | 19.29 | 83.16 | 78.36 | 4.961 | 17.656 | 19.557 | 0.254 | 0.060 | 1.108 | -1.901 | 89.223 |
| 77 5 2 | - 82 4 26 | 10.33 | 19.25 | 86.56 | 81.59 | 5.118 | 18.380 | 20.221 | 0.253 | 0.059 | 1.100 | -1.841 | 87.382 |
| 77 5 9 | - 82 5 3 | 10.36 | 19.29 | 86.56 | 81.61 | 5.116 | 18.768 | 20.241 | 0.253 | 0.059 | 1.078 | -1.473 | 85.909 |
| 77 5 16 | - 82 5 10 | 10.38 | 19.09 | 86.56 | 81.63 | 5.114 | 18.197 | 19.808 | 0.258 | 0.059 | 1.089 | -1.611 | 84.298 |
| 77 5 23 | - 82 5 17 | 10.37 | 19.06 | 86.56 | 81.62 | 5.115 | 18.314 | 19.768 | 0.259 | 0.059 | 1.079 | -1.454 | 82.844 |
| 77 5 30 | - 82 5 25 | 10.36 | 19.03 | 86.56 | 81.61 | 5.115 | 17.803 | 19.728 | 0.259 | 0.059 | 1.108 | -1.925 | 80.919 |

END OF DATA
READY

# EXHIBITS 5-7

MORTGAGE PAYMENT INSURANCE

WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 77 1 3 | -0.000 | 0.074 | 0.074 | -0.038 | 0.036 |
| 77 1 10 | -0.000 | 0.148 | 0.148 | -0.073 | 0.075 |
| 77 1 17 | -0.000 | 0.222 | 0.222 | -0.113 | 0.109 |
| 77 1 24 | -0.000 | 0.296 | 0.296 | -0.149 | 0.147 |
| 77 1 31 | -0.000 | 0.358 | 0.358 | -0.178 | 0.180 |
| 77 2 7 | -0.000 | 0.420 | 0.420 | -0.212 | 0.208 |
| 77 2 14 | -0.000 | 0.484 | 0.484 | -0.245 | 0.239 |
| 77 2 21 | -0.000 | 0.547 | 0.547 | -0.273 | 0.274 |
| 77 2 28 | -0.000 | 0.745 | 0.745 | -0.376 | 0.369 |
| 77 3 7 | -0.000 | 0.943 | 0.943 | -0.468 | 0.475 |
| 77 3 14 | -0.000 | 1.142 | 1.142 | -0.559 | 0.583 |
| 77 3 21 | -0.000 | 1.341 | 1.341 | -0.639 | 0.702 |
| 77 3 28 | -0.000 | 1.540 | 1.540 | -0.717 | 0.823 |
| 77 4 4 | -0.000 | 1.628 | 1.628 | -0.751 | 0.877 |
| 77 4 11 | -0.000 | 1.715 | 1.715 | -0.781 | 0.934 |
| 77 4 18 | -0.000 | 1.802 | 1.802 | -0.813 | 0.989 |
| 77 4 25 | -0.000 | 1.890 | 1.890 | -0.848 | 1.042 |
| 77 5 2 | -0.000 | 2.100 | 2.100 | -0.937 | 1.163 |
| 77 5 9 | -0.000 | 2.311 | 2.311 | -1.040 | 1.271 |
| 77 5 16 | -0.000 | 2.521 | 2.521 | -1.147 | 1.374 |
| 77 5 23 | -0.000 | 2.731 | 2.731 | -1.254 | 1.477 |
| 77 5 30 | -0.000 | 2.941 | 2.941 | -1.364 | 1.577 |
| 77 6 6 | -0.000 | 3.227 | 3.227 | -1.496 | 1.731 |
| 77 6 13 | -0.000 | 3.513 | 3.513 | -1.628 | 1.885 |
| 77 6 20 | -0.000 | 3.798 | 3.798 | -1.760 | 2.038 |
| 77 6 27 | -0.000 | 4.083 | 4.083 | -1.905 | 2.178 |
| 77 7 4 | -0.000 | 4.152 | 4.152 | -1.937 | 2.215 |
| 77 7 11 | -0.000 | 4.220 | 4.220 | -1.963 | 2.257 |
| 77 7 18 | -0.000 | 4.288 | 4.288 | -1.994 | 2.294 |
| 77 7 25 | -0.000 | 4.356 | 4.356 | -2.024 | 2.332 |
| 77 8 1 | -0.000 | 4.448 | 4.448 | -2.059 | 2.389 |
| 77 8 8 | -0.000 | 4.541 | 4.541 | -2.091 | 2.450 |
| 77 8 15 | -0.000 | 4.635 | 4.635 | -2.120 | 2.515 |
| 77 8 22 | -0.000 | 4.722 | 4.722 | -2.161 | 2.561 |
| 77 8 29 | -0.000 | 4.810 | 4.810 | -2.205 | 2.605 |
| 77 9 5 | -0.000 | 4.981 | 4.981 | -2.259 | 2.722 |
| 77 9 12 | -0.000 | 5.151 | 5.151 | -2.312 | 2.839 |
| 77 9 19 | -0.000 | 5.320 | 5.320 | -2.357 | 2.963 |
| 77 9 26 | -0.000 | 5.489 | 5.489 | -2.410 | 3.079 |
| 77 10 3 | -0.000 | 5.679 | 5.679 | -2.461 | 3.218 |
| 77 10 10 | -0.000 | 5.868 | 5.868 | -2.503 | 3.365 |
| 77 10 17 | -0.000 | 6.057 | 6.057 | -2.546 | 3.511 |
| 77 10 24 | -0.000 | 6.245 | 6.245 | -2.607 | 3.638 |
| 77 10 31 | -0.000 | 6.391 | 6.391 | -2.642 | 3.749 |
| 77 11 7 | -0.000 | 6.538 | 6.538 | -2.684 | 3.854 |
| 77 11 14 | -0.000 | 6.683 | 6.683 | -2.720 | 3.963 |
| 77 11 21 | -0.000 | 6.829 | 6.829 | -2.743 | 4.086 |
| 77 11 28 | -0.000 | 6.972 | 6.972 | -2.754 | 4.218 |
| 77 12 5 | -0.000 | 7.191 | 7.191 | -2.751 | 4.440 |
| 77 12 12 | -0.000 | 7.408 | 7.408 | -2.762 | 4.646 |
| 77 12 19 | -0.000 | 7.624 | 7.624 | -2.762 | 4.862 |
| 77 12 26 | -0.000 | 7.839 | 7.839 | -2.760 | 5.079 |

MOR.GAG_ PA_ NT NS_ INC

WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | | | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|---|---|
| 78 | 1 | 2 | -0.000 | 7.914 | 7.914 | -2.757 | 5.157 |
| 78 | 1 | 9 | -0.000 | 7.988 | 7.988 | -2.769 | 5.219 |
| 78 | 1 | 16 | -0.000 | 8.062 | 8.062 | -2.785 | 5.277 |
| 78 | 1 | 23 | -0.000 | 8.135 | 8.135 | -2.796 | 5.339 |
| 78 | 1 | 30 | -0.000 | 8.207 | 8.207 | -2.801 | 5.406 |
| 78 | 2 | 6 | -0.000 | 8.329 | 8.329 | -2.804 | 5.525 |
| 78 | 2 | 13 | -0.010 | 8.449 | 8.439 | -2.804 | 5.635 |
| 78 | 2 | 20 | -0.021 | 8.570 | 8.549 | -2.805 | 5.744 |
| 78 | 2 | 27 | -0.033 | 8.692 | 8.659 | -2.822 | 5.837 |
| 78 | 3 | 6 | -0.047 | 8.820 | 8.773 | -2.839 | 5.934 |
| 78 | 3 | 13 | -0.063 | 8.949 | 8.886 | -2.862 | 6.024 |
| 78 | 3 | 20 | -0.084 | 9.079 | 8.995 | -2.884 | 6.111 |
| 78 | 3 | 27 | -0.110 | 9.208 | 9.098 | -2.884 | 6.214 |
| 78 | 4 | 3 | -0.172 | 9.467 | 9.295 | -2.854 | 6.441 |
| 78 | 4 | 10 | -0.244 | 9.725 | 9.481 | -2.804 | 6.677 |
| 78 | 4 | 17 | -0.316 | 9.984 | 9.668 | -2.755 | 6.913 |
| 78 | 4 | 24 | -0.389 | 10.244 | 9.855 | -2.719 | 7.136 |
| 78 | 5 | 1 | -0.434 | 10.400 | 9.966 | -2.699 | 7.267 |
| 78 | 5 | 8 | -0.480 | 10.556 | 10.076 | -2.675 | 7.401 |
| 78 | 5 | 15 | -0.523 | 10.711 | 10.188 | -2.636 | 7.552 |
| 78 | 5 | 22 | -0.568 | 10.866 | 10.298 | -2.586 | 7.712 |
| 78 | 5 | 29 | -0.615 | 11.022 | 10.407 | -2.519 | 7.888 |
| 78 | 6 | 5 | -0.663 | 11.171 | 10.508 | -2.458 | 8.050 |
| 78 | 6 | 12 | -0.713 | 11.318 | 10.605 | -2.383 | 8.222 |
| 78 | 6 | 19 | -0.764 | 11.465 | 10.701 | -2.309 | 8.392 |
| 78 | 6 | 16 | -0.815 | 11.613 | 10.798 | -2.221 | 8.577 |
| 78 | 7 | 3 | -0.870 | 11.771 | 10.901 | -2.107 | 8.794 |
| 78 | 7 | 10 | -0.924 | 11.930 | 11.006 | -2.002 | 9.004 |
| 78 | 7 | 17 | -0.978 | 12.090 | 11.112 | -1.912 | 9.200 |
| 78 | 7 | 24 | -1.032 | 12.248 | 11.216 | -1.806 | 9.410 |
| 78 | 7 | 31 | -1.090 | 12.421 | 11.331 | -1.728 | 9.603 |
| 78 | 8 | 7 | -1.147 | 12.593 | 11.446 | -1.684 | 9.762 |
| 78 | 8 | 14 | -1.204 | 12.766 | 11.562 | -1.633 | 9.929 |
| 78 | 8 | 21 | -1.267 | 12.940 | 11.673 | -1.577 | 10.096 |
| 78 | 8 | 28 | -1.338 | 13.113 | 11.775 | -1.518 | 10.257 |
| 78 | 9 | 7 | -1.423 | 13.299 | 11.876 | -1.453 | 10.423 |
| 78 | 9 | 13 | -1.517 | 13.487 | 11.970 | -1.412 | 10.558 |
| 78 | 9 | 20 | -1.619 | 13.674 | 12.055 | -1.330 | 10.725 |
| 78 | 9 | 25 | -1.739 | 13.862 | 12.123 | -1.249 | 10.874 |
| 78 | 10 | 2 | -1.839 | 13.998 | 12.159 | -1.189 | 10.970 |
| 78 | 10 | 10 | -1.950 | 14.134 | 12.184 | -1.142 | 11.042 |
| 78 | 10 | 16 | -2.073 | 14.272 | 12.199 | -1.095 | 11.104 |
| 78 | 10 | 20 | -2.207 | 14.409 | 12.202 | -1.026 | 11.176 |
| 78 | 10 | 30 | -2.350 | 14.545 | 12.195 | -0.945 | 11.250 |
| 78 | 11 | 6 | -2.603 | 14.773 | 12.170 | -0.826 | 11.344 |
| 78 | 11 | 14 | -2.872 | 15.002 | 12.130 | -0.706 | 11.424 |
| 78 | 11 | 20 | -3.144 | 15.229 | 12.085 | -0.602 | 11.483 |
| 78 | 11 | 27 | -3.418 | 15.457 | 12.039 | -0.463 | 11.576 |
| 78 | 12 | 4 | -3.700 | 15.689 | 11.989 | -0.329 | 11.660 |
| 78 | 12 | 11 | -3.986 | 15.920 | 11.934 | -0.193 | 11.741 |
| 78 | 12 | 18 | -4.277 | 16.150 | 11.873 | -0.022 | 11.851 |
| 78 | 12 | 27 | -4.571 | 16.382 | 11.811 | 0.138 | 11.949 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 79 1 2 | -4.647 | 16.441 | 11.794 | 0.184 | 11.978 |
| 79 1 8 | -4.724 | 16.500 | 11.776 | 0.220 | 11.996 |
| 79 1 15 | -4.802 | 16.559 | 11.757 | 0.254 | 12.011 |
| 79 1 22 | -4.879 | 16.618 | 11.739 | 0.285 | 12.024 |
| 79 1 29 | -4.956 | 16.677 | 11.721 | 0.311 | 12.032 |
| 79 2 5 | -5.056 | 16.754 | 11.698 | 0.341 | 12.039 |
| 79 2 12 | -5.155 | 16.832 | 11.677 | 0.384 | 12.061 |
| 79 2 19 | -5.248 | 16.910 | 11.662 | 0.421 | 12.083 |
| 79 2 26 | -5.333 | 16.989 | 11.656 | 0.470 | 12.126 |
| 79 3 5 | -5.475 | 17.132 | 11.657 | 0.550 | 12.207 |
| 79 3 12 | -5.604 | 17.276 | 11.672 | 0.644 | 12.316 |
| 79 3 19 | -5.725 | 17.420 | 11.695 | 0.742 | 12.437 |
| 79 3 26 | -5.840 | 17.565 | 11.725 | 0.820 | 12.546 |
| 79 4 2 | -5.990 | 17.769 | 11.779 | 0.927 | 12.706 |
| 79 4 9 | -6.131 | 17.975 | 11.844 | 1.035 | 12.880 |
| 79 4 17 | -6.271 | 18.180 | 11.909 | 1.161 | 13.071 |
| 79 4 23 | -6.409 | 18.386 | 11.977 | 1.295 | 13.273 |
| 79 4 30 | -6.492 | 18.512 | 12.020 | 1.389 | 13.409 |
| 79 5 7 | -6.574 | 18.636 | 12.062 | 1.484 | 13.546 |
| 79 5 14 | -6.657 | 18.760 | 12.103 | 1.572 | 13.675 |
| 79 5 22 | -6.746 | 18.884 | 12.138 | 1.641 | 13.779 |
| 79 5 28 | -6.840 | 19.008 | 12.168 | 1.691 | 13.860 |
| 79 6 4 | -6.994 | 19.199 | 12.205 | 1.789 | 13.994 |
| 79 6 11 | -7.156 | 19.390 | 12.234 | 1.873 | 14.107 |
| 79 6 18 | -7.326 | 19.581 | 12.255 | 1.940 | 14.195 |
| 79 6 25 | -7.505 | 19.773 | 12.268 | 2.005 | 14.273 |
| 79 7 3 | -7.720 | 19.991 | 12.271 | 2.037 | 14.309 |
| 79 7 9 | -7.945 | 20.209 | 12.264 | 2.075 | 14.340 |
| 79 7 16 | -8.188 | 20.428 | 12.240 | 2.157 | 14.398 |
| 79 7 24 | -8.446 | 20.648 | 12.202 | 2.247 | 14.449 |
| 79 7 31 | -8.719 | 20.866 | 12.147 | 2.352 | 14.498 |
| 79 8 7 | -8.997 | 21.079 | 12.082 | 2.481 | 14.563 |
| 79 8 14 | -9.290 | 21.292 | 12.002 | 2.603 | 14.604 |
| 79 8 21 | -9.602 | 21.506 | 11.904 | 2.744 | 14.647 |
| 79 8 27 | -9.931 | 21.721 | 11.790 | 2.912 | 14.701 |
| 79 9 4 | -10.166 | 21.867 | 11.701 | 3.051 | 14.751 |
| 79 9 11 | -10.413 | 22.015 | 11.602 | 3.193 | 14.795 |
| 79 9 18 | -10.682 | 22.163 | 11.481 | 3.344 | 14.825 |
| 79 9 25 | -10.967 | 22.313 | 11.346 | 3.490 | 14.836 |
| 79 10 2 | -11.194 | 22.426 | 11.232 | 3.617 | 14.849 |
| 79 10 9 | -11.434 | 22.540 | 11.107 | 3.778 | 14.884 |
| 79 10 16 | -11.687 | 22.657 | 10.970 | 3.962 | 14.932 |
| 79 10 23 | -11.925 | 22.774 | 10.849 | 4.183 | 15.032 |
| 79 10 30 | -12.149 | 22.893 | 10.744 | 4.363 | 15.107 |
| 79 11 6 | -12.274 | 22.964 | 10.690 | 4.476 | 15.166 |
| 79 11 13 | -12.391 | 23.036 | 10.646 | 4.583 | 15.228 |
| 79 11 20 | -12.505 | 23.108 | 10.603 | 4.694 | 15.297 |
| 79 11 27 | -12.618 | 23.179 | 10.561 | 4.773 | 15.334 |
| 79 12 4 | -12.769 | 23.283 | 10.514 | 4.891 | 15.405 |
| 79 12 11 | -12.914 | 23.387 | 10.473 | 5.030 | 15.503 |
| 79 12 18 | -13.045 | 23.491 | 10.446 | 5.145 | 15.591 |
| 79 12 27 | -13.170 | 23.595 | 10.425 | 5.258 | 15.683 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 1 2 | -13.243 | 3.656 | 10.413 | 5.337 | 1.740 |
| 80 1 9 | -13.314 | 3.677 | 10.432 | 5.296 | 1.729 |
| 80 1 16 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 1 23 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 1 30 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 2 6 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 2 13 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 2 20 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 2 27 | -13.345 | 3.688 | 10.432 | 5.296 | 1.729 |
| 80 3 5 | -13.678 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 3 12 | -13.789 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 3 19 | -13.901 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 3 26 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 4 2 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 4 9 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 4 16 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 4 23 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 4 30 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 5 7 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 5 14 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 5 21 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 5 28 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 6 4 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 6 11 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 6 18 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 6 25 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 7 2 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 7 9 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 7 16 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 7 23 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 7 30 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 8 6 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 8 13 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 8 20 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 8 27 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 9 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 9 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 9 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 9 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 10 1 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 10 8 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 10 15 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 10 22 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 10 29 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 11 5 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 11 12 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 11 19 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 11 26 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 12 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 12 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 12 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 12 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 80 12 31 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 1 7 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 1 14 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 1 21 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 1 28 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 2 4 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 2 11 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 2 18 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 2 25 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 3 4 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 3 11 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 3 18 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 3 25 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 4 1 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 4 8 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 4 15 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 4 22 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 4 29 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 5 6 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 5 13 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 5 20 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 5 27 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 6 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 6 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 6 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 6 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 7 1 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 7 8 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 7 15 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 7 22 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 7 29 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 8 5 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 8 12 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 8 19 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 8 26 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 9 2 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 9 9 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 9 16 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 9 23 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 9 30 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 10 7 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 10 14 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 10 21 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 10 28 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 11 4 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 11 11 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 11 18 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 11 25 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 12 2 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 12 9 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 12 16 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 12 23 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 81 12 30 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 1 6 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 1 13 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 1 20 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 1 27 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 2 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 2 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 2 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 2 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 3 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 3 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 3 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 3 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 3 31 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 4 7 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 4 14 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 4 21 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 4 28 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 5 5 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 5 12 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 5 19 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 5 26 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 6 2 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 6 9 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 6 16 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 6 23 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 6 30 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 7 7 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 7 14 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 7 21 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 7 28 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 8 4 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 8 11 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 8 18 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 8 25 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 9 1 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 9 8 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 9 15 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 9 22 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 9 29 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 10 6 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 10 13 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 10 20 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 10 27 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 11 3 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 11 10 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 11 17 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 11 24 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 12 1 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 12 8 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 12 15 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 12 22 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |
| 82 12 29 | -14.012 | 3.901 | 10.432 | 5.296 | 1.729 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -18.249 | 30.341 | 12.092 | 11.042 | 23.134 |
| 81 1 5 | -18.269 | 30.372 | 12.104 | 11.042 | 23.145 |
| 81 1 12 | -18.288 | 30.405 | 12.117 | 11.045 | 23.162 |
| 81 1 19 | -18.306 | 30.436 | 12.130 | 11.047 | 23.177 |
| 81 1 26 | -18.323 | 30.469 | 12.146 | 11.043 | 23.188 |
| 81 2 2 | -18.353 | 30.535 | 12.182 | 11.027 | 23.209 |
| 81 2 9 | -18.384 | 30.602 | 12.218 | 11.016 | 23.234 |
| 81 2 16 | -18.411 | 30.669 | 12.258 | 11.003 | 23.260 |
| 81 2 23 | -18.440 | 30.737 | 12.297 | 10.979 | 23.276 |
| 81 3 2 | -18.463 | 30.815 | 12.352 | 10.965 | 23.317 |
| 81 3 9 | -18.488 | 30.894 | 12.406 | 10.942 | 23.348 |
| 81 3 16 | -18.508 | 30.974 | 12.466 | 10.902 | 23.368 |
| 81 3 23 | -18.515 | 31.056 | 12.541 | 10.852 | 23.393 |
| 81 3 30 | -18.515 | 31.116 | 12.602 | 10.824 | 23.425 |
| 81 4 6 | -18.515 | 31.178 | 12.663 | 10.796 | 23.459 |
| 81 4 13 | -18.515 | 31.240 | 12.725 | 10.778 | 23.503 |
| 81 4 20 | -18.515 | 31.302 | 12.787 | 10.767 | 23.554 |
| 81 4 27 | -18.527 | 31.366 | 12.839 | 10.781 | 23.620 |
| 81 5 4 | -18.663 | 31.650 | 12.987 | 11.056 | 24.043 |
| 81 5 11 | -18.971 | 31.921 | 12.950 | 11.385 | 24.335 |
| 81 5 19 | -19.400 | 32.183 | 12.783 | 11.683 | 24.466 |
| 81 5 25 | -19.889 | 32.443 | 12.554 | 12.073 | 24.627 |
| 81 6 1 | -20.290 | 32.633 | 12.344 | 12.307 | 24.651 |
| 81 6 8 | -20.707 | 32.825 | 12.119 | 12.586 | 24.704 |
| 81 6 15 | -21.138 | 33.015 | 11.877 | 12.864 | 24.741 |
| 81 6 22 | -21.563 | 33.206 | 11.643 | 13.146 | 24.789 |
| 81 6 29 | -21.995 | 33.395 | 11.401 | 13.423 | 24.824 |
| 81 7 6 | -22.307 | 33.532 | 11.225 | 13.601 | 24.826 |
| 81 7 13 | -22.623 | 33.668 | 11.045 | 13.777 | 24.822 |
| 81 7 20 | -22.945 | 33.803 | 10.859 | 14.003 | 24.862 |
| 81 7 27 | -23.307 | 33.939 | 10.632 | 14.198 | 24.830 |
| 81 8 4 | -23.887 | 34.125 | 10.238 | 14.489 | 24.727 |
| 81 8 10 | -24.519 | 34.312 | 9.793 | 14.735 | 24.528 |
| 81 8 17 | -25.162 | 34.499 | 9.337 | 14.994 | 24.331 |
| 81 8 24 | -25.814 | 34.686 | 8.873 | 15.309 | 24.182 |
| 81 8 31 | -26.242 | 34.818 | 8.576 | 15.525 | 24.101 |
| 81 9 8 | -26.669 | 34.948 | 8.279 | 15.752 | 24.031 |
| 81 9 14 | -27.084 | 35.079 | 7.996 | 15.953 | 23.949 |
| 81 9 21 | -27.497 | 35.212 | 7.715 | 16.106 | 23.821 |
| 81 9 28 | -27.895 | 35.346 | 7.451 | 16.298 | 23.749 |
| 81 10 5 | -29.019 | 35.736 | 6.717 | 16.874 | 23.591 |
| 81 10 13 | -30.042 | 36.127 | 6.085 | 17.428 | 23.513 |
| 81 10 19 | -31.008 | 36.517 | 5.509 | 17.911 | 23.420 |
| 81 10 26 | -31.921 | 36.905 | 4.984 | 18.441 | 23.425 |
| 81 11 2 | -33.293 | 37.491 | 4.198 | 19.040 | 23.238 |
| 81 11 9 | -34.592 | 38.080 | 3.488 | 19.433 | 22.921 |
| 81 11 16 | -35.621 | 38.669 | 3.048 | 19.711 | 22.759 |
| 81 11 23 | -36.480 | 39.258 | 2.778 | 20.133 | 22.911 |
| 81 11 30 | -37.609 | 40.162 | 2.552 | 20.532 | 23.084 |
| 81 12 7 | -38.480 | 41.100 | 2.620 | 21.143 | 23.763 |
| 81 12 12 | -39.243 | 42.053 | 2.809 | 21.839 | 24.649 |
| 81 12 21 | -39.902 | 43.020 | 3.117 | 22.729 | 25.846 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 81 12 28 | -40.5761 | 43.9881 | 3.4199 | 23.6776 | 7.0969 |
| 81 1 4 | -40.7805 | 44.1998 | 3.4455 | 23.6911 | 7.0962 |
| 81 1 11 | -41.0130 | 44.3777 | 3.4702 | 23.7119 | 7.0968 |
| 81 1 18 | -41.1357 | 44.4977 | 3.4824 | 23.7190 | 7.0968 |
| 81 1 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 2 1 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 2 8 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 2 15 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 2 22 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 3 1 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 3 8 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 3 15 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 3 22 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 3 29 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 4 5 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 4 12 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 4 19 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 4 26 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 5 3 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 5 10 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 5 17 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 5 24 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 5 31 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 6 7 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 6 14 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 6 21 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 6 28 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 7 5 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 7 12 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 7 19 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 7 26 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 8 2 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 8 9 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 8 16 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 8 23 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 8 30 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 9 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 9 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 9 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 9 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 10 4 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 10 11 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 10 18 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 10 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 11 1 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 11 8 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 11 15 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 11 22 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 11 29 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 12 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 12 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 12 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 81 12 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 1 3 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 1 10 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 1 17 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 1 24 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 1 31 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 2 7 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 2 14 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 2 21 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 2 28 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 3 7 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 3 14 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 3 21 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 3 28 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 4 4 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 4 11 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 4 18 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 4 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 5 2 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 5 9 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 5 16 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 5 23 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 5 30 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 6 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 6 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 6 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 6 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 7 4 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 7 11 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 7 18 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 7 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 8 1 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 8 8 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 8 15 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 8 22 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 8 29 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 9 5 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 9 12 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 9 19 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 9 26 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 10 3 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 10 10 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 10 17 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 10 24 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 10 31 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 11 7 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 11 14 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 11 21 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 11 28 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 12 5 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 12 12 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 12 19 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 82 12 26 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 1 2 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 1 9 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 1 16 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 1 23 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 1 30 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 2 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 2 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 2 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 2 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 3 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 3 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 3 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 3 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 4 3 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 4 10 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 4 17 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 4 24 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 5 1 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 5 8 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 5 15 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 5 22 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 5 29 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 6 5 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 6 12 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 6 19 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 6 26 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 7 3 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 7 10 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 7 17 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 7 24 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 7 31 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 8 7 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 8 14 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 8 21 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 8 28 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 9 4 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 9 11 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 9 18 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 9 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 10 2 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 10 9 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 10 16 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 10 23 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 10 30 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 11 6 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 11 13 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 11 20 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 11 27 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 12 4 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 12 11 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 12 18 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |
| 83 12 25 | -41.1579 | 44.5135 | 3.4865 | 23.7190 | 7.0968 |

END OF DATA
READY

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 79 1 28 | -0.0000 | 0.1697 | 0.1697 | 0.0356 | 0.2043 |
| 79 1 4 | -0.0000 | 0.1330 | 0.1330 | 0.0368 | 0.2435 |
| 79 1 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 1 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 1 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 2 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 2 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 2 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 2 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 3 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 3 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 3 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 3 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 3 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 4 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 4 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 4 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 4 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 5 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 5 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 5 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 5 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 5 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 6 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 6 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 6 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 6 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 7 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 7 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 7 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 7 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 8 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 8 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 8 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 8 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 8 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 9 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 9 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 9 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 9 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 10 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 10 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 10 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 10 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 11 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 11 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 11 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 11 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 11 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 12 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 12 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 12 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 79 12 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 1 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 1 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 1 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 1 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 1 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 2 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 2 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 2 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 2 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 3 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 3 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 3 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 3 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 4 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 4 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 4 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 4 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 5 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 5 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 5 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 5 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 5 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 6 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 6 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 6 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 6 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 7 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 7 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 7 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 7 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 7 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 8 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 8 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 8 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 8 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 9 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 9 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 9 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 9 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 10 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 10 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 10 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 10 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 10 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 11 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 11 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 80 11 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
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| 80 12 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
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| 80 12 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 1 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 1 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 1 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 1 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 1 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 2 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 2 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 2 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 2 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 3 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 3 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 3 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 3 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 4 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 4 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 4 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 4 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 4 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 5 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 5 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 5 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 5 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 6 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 6 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 6 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 6 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 7 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 7 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 7 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 7 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 7 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 8 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 8 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 8 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 8 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 9 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 9 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 9 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 9 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 10 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 10 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 10 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 10 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 10 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 11 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 11 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 11 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 11 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 12 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 12 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 12 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 12 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 81 12 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 1 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 1 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 1 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 1 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 2 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 2 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 2 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 2 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 3 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 3 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 3 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 3 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 4 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 4 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 4 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 4 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 4 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 5 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 5 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 5 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 5 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 6 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 6 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 6 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 6 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 7 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 7 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 7 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 7 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 7 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 8 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 8 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 8 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 8 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 9 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 9 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 9 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 9 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 9 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 10 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 10 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 10 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 10 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 11 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 11 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 11 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 11 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 12 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 12 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 12 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 12 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 82 12 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 1 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 1 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 1 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 1 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 2 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 2 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 2 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 2 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 3 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 3 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 3 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 3 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 3 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 4 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 4 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 4 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 4 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 5 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 5 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 5 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 5 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 6 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 6 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 6 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 6 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 6 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 7 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 7 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 7 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 7 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 8 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 8 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 8 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 8 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 9 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 9 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 9 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 9 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 9 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 10 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 10 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 10 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 10 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 11 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 11 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 11 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 11 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 12 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 12 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 12 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 12 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 83 12 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 1 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 1 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 1 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 1 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 2 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 2 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 2 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 2 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 3 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 3 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 3 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 3 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 3 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 4 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 4 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 4 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 4 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 5 3 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 5 10 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 5 17 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 5 24 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 5 31 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 6 7 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 6 14 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 6 21 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 6 28 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 7 5 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 7 12 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 7 19 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 7 26 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 8 2 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 8 9 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 8 16 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 8 23 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 8 30 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 9 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 9 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 9 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 9 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 10 4 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 10 11 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 10 18 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 10 25 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 11 1 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 11 8 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 11 15 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 11 22 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 11 29 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 12 6 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 12 13 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 12 20 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 84 12 27 | -0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | | | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|---|---|
| 80 | 1 | 2 | -10.829 | 33.449 | 22.620 | 14.130 | 36.750 |
| 80 | 1 | 8 | -11.080 | 33.652 | 22.572 | 14.452 | 37.025 |
| 80 | 1 | 15 | -11.337 | 33.855 | 22.518 | 14.785 | 37.303 |
| 80 | 1 | 22 | -11.606 | 34.056 | 22.450 | 15.152 | 37.602 |
| 80 | 1 | 29 | -11.886 | 34.256 | 22.370 | 15.573 | 37.943 |
| 80 | 2 | 5 | -12.447 | 34.631 | 22.184 | 16.453 | 38.637 |
| 80 | 2 | 12 | -13.061 | 35.003 | 21.942 | 17.375 | 39.317 |
| 80 | 2 | 19 | -13.689 | 35.373 | 21.684 | 18.375 | 40.059 |
| 80 | 2 | 26 | -14.333 | 35.745 | 21.412 | 19.386 | 40.798 |
| 80 | 3 | 4 | -16.110 | 36.660 | 20.550 | 21.770 | 42.320 |
| 80 | 3 | 11 | -17.909 | 37.577 | 19.668 | 24.072 | 43.739 |
| 80 | 3 | 18 | -19.859 | 38.493 | 18.634 | 26.422 | 45.056 |
| 80 | 3 | 25 | -22.024 | 39.410 | 17.386 | 28.966 | 46.351 |
| 80 | 4 | 1 | -23.382 | 39.944 | 16.562 | 30.311 | 46.873 |
| 80 | 4 | 8 | -24.871 | 40.477 | 15.606 | 31.617 | 47.223 |
| 80 | 4 | 15 | -26.404 | 41.010 | 14.606 | 32.888 | 47.494 |
| 80 | 4 | 21 | -27.966 | 41.544 | 13.578 | 34.046 | 47.623 |
| 80 | 4 | 28 | -29.368 | 42.056 | 12.688 | 35.047 | 47.735 |
| 80 | 5 | 5 | -30.643 | 42.569 | 11.926 | 35.780 | 47.706 |
| 80 | 5 | 12 | -31.681 | 43.081 | 11.400 | 36.564 | 47.964 |
| 80 | 5 | 16 | -32.578 | 43.592 | 11.015 | 37.376 | 48.390 |
| 80 | 5 | 26 | -33.374 | 44.103 | 10.729 | 38.078 | 48.807 |
| 80 | 6 | 2 | -35.081 | 45.327 | 10.246 | 40.174 | 50.420 |
| 80 | 6 | 9 | -36.818 | 46.548 | 9.730 | 41.891 | 51.621 |
| 80 | 6 | 16 | -38.510 | 47.768 | 9.258 | 43.343 | 52.601 |
| 80 | 6 | 23 | -40.212 | 48.990 | 8.778 | 45.016 | 53.794 |
| 80 | 6 | 30 | -41.654 | 50.033 | 8.379 | 46.800 | 55.179 |
| 80 | 7 | 7 | -43.122 | 51.077 | 7.955 | 48.673 | 56.628 |
| 80 | 7 | 14 | -44.586 | 52.122 | 7.536 | 50.635 | 58.171 |
| 80 | 7 | 21 | -46.063 | 53.166 | 7.104 | 52.463 | 59.567 |
| 80 | 7 | 28 | -47.090 | 53.888 | 6.798 | 53.857 | 60.655 |
| 80 | 8 | 5 | -48.144 | 54.610 | 6.466 | 55.316 | 61.782 |
| 80 | 8 | 11 | -49.225 | 55.331 | 6.106 | 56.850 | 62.956 |
| 80 | 8 | 18 | -50.318 | 56.053 | 5.735 | 58.356 | 64.091 |
| 80 | 8 | 25 | -51.489 | 56.775 | 5.287 | 59.940 | 65.227 |
| 80 | 9 | 2 | -52.801 | 57.542 | 4.742 | 61.651 | 66.393 |
| 80 | 9 | 8 | -54.161 | 58.310 | 4.149 | 63.318 | 67.467 |
| 80 | 9 | 15 | -55.557 | 59.079 | 3.523 | 65.077 | 68.600 |
| 80 | 9 | 22 | -56.963 | 59.850 | 2.887 | 66.961 | 69.848 |
| 80 | 9 | 29 | -58.508 | 60.676 | 2.168 | 69.087 | 71.255 |
| 80 | 10 | 6 | -60.108 | 61.504 | 1.396 | 70.951 | 72.348 |
| 80 | 10 | 14 | -61.725 | 62.335 | 0.610 | 72.669 | 73.279 |
| 80 | 10 | 20 | -63.319 | 63.167 | -0.152 | 74.605 | 74.453 |
| 80 | 10 | 27 | -64.906 | 63.999 | -0.907 | 76.674 | 75.768 |
| 80 | 11 | 3 | -66.219 | 64.683 | -1.535 | 78.391 | 76.856 |
| 80 | 11 | 10 | -67.563 | 65.368 | -2.195 | 80.166 | 77.972 |
| 80 | 11 | 17 | -68.929 | 66.051 | -2.878 | 81.899 | 79.022 |
| 80 | 11 | 24 | -70.300 | 66.733 | -3.566 | 83.561 | 79.995 |
| 80 | 12 | 1 | -71.593 | 67.360 | -4.233 | 85.189 | 80.955 |
| 80 | 12 | 8 | -72.960 | 67.984 | -4.975 | 86.747 | 81.771 |
| 80 | 12 | 15 | -74.393 | 68.610 | -5.783 | 88.360 | 82.577 |
| 80 | 12 | 22 | -75.891 | 69.234 | -6.656 | 89.686 | 83.029 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -76.2888 | 69.3988 | -6.8900 | 90.0041 | 83.1513 |
| 81 1 5 | -776.6887 | 699.5763 | -77.1240 | 900.3668 | 833.2344 |
| 81 1 12 | -777.0578 | 699.9282 | -77.3566 | 900.7294 | 833.5688 |
| 81 1 19 | -777.4558 | 699.8056 | -77.5679 | 901.0467 | 833.5888 |
| 81 1 26 | -777.8336 | 700.4415 | -77.7779 | 902.3601 | 834.0833 |
| 81 2 2 | -778.8718 | 770.8220 | -88.2778 | 993.3155 | 885.0502 |
| 81 2 9 | -779.6404 | 771.5289 | -88.2781 | 994.3344 | 885.5367 |
| 81 2 16 | -780.4911 | 772.0994 | -88.2782 | 995.3544 | 886.0562 |
| 81 2 23 | -781.3776 | 771.5289 | -99.7882 | 995.3544 | 885.5367 |
| 81 3 2 | -782.9771 | 772.3885 | -100.2886 | 996.4681 | 886.4909 |
| 81 3 9 | -884.6207 | 772.9885 | -111.6617 | 997.1916 | 887.3008 |
| 81 3 16 | -886.2955 | 773.6883 | -112.5591 | 998.1891 | 888.1348 |
| 81 3 23 | -887.9553 | 774.3883 | -113.5570 | 1002.8718 | 888.9148 |
| 81 3 30 | -889.6111 | 775.0759 | -114.5359 | 1004.5188 | 889.9829 |
| 81 4 6 | -891.2887 | 775.5759 | -115.5519 | 1006.4998 | 890.9480 |
| 81 4 13 | -893.0787 | 776.4649 | -116.6513 | 1008.4993 | 891.8800 |
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| 87 4 13 | -1423.0977 | 1106

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
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| 94 9 12 | -188.9052 | 101.5284 | -83.1536 | 188.0341 | 100.1888 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -2.590 | 2.275 | -0.315 | 1.701 | 1.386 |
| 81 1 5 | -5.174 | 4.550 | -0.624 | 3.346 | 2.722 |
| 81 1 12 | -7.691 | 6.824 | -0.867 | 5.122 | 4.255 |
| 81 1 19 | -10.085 | 9.097 | -0.988 | 6.975 | 5.984 |
| 81 1 26 | -13.632 | 12.441 | -1.191 | 9.875 | 8.684 |
| 81 2 2 | -17.143 | 15.786 | -1.357 | 12.810 | 11.453 |
| 81 2 9 | -20.654 | 19.134 | -1.520 | 15.955 | 14.435 |
| 81 2 16 | -24.183 | 22.480 | -1.703 | 19.540 | 17.837 |
| 81 2 23 | -27.960 | 25.984 | -1.976 | 23.005 | 21.029 |
| 81 3 2 | -31.689 | 29.489 | -2.200 | 26.693 | 24.493 |
| 81 3 9 | -35.515 | 32.996 | -2.518 | 30.000 | 27.482 |
| 81 3 16 | -39.457 | 36.507 | -2.950 | 33.200 | 30.250 |
| 81 3 23 | -43.428 | 40.018 | -3.410 | 36.679 | 33.269 |
| 81 3 30 | -51.115 | 46.739 | -4.376 | 43.389 | 39.014 |
| 81 4 6 | -58.951 | 53.463 | -5.488 | 51.056 | 45.568 |
| 81 4 13 | -67.434 | 60.186 | -7.248 | 58.830 | 51.582 |
| 81 4 20 | -76.302 | 66.908 | -9.394 | 66.516 | 57.123 |
| 81 4 27 | -84.334 | 72.655 | -11.679 | 73.616 | 61.937 |
| 81 5 4 | -92.773 | 78.399 | -14.374 | 81.451 | 67.078 |
| 81 5 11 | -102.489 | 84.144 | -18.345 | 89.210 | 70.865 |
| 81 5 19 | -112.777 | 89.886 | -22.891 | 96.457 | 73.567 |
| 81 5 25 | -123.200 | 95.628 | -27.572 | 103.700 | 76.128 |
| 81 6 1 | -137.415 | 103.342 | -34.073 | 113.283 | 79.210 |
| 81 6 8 | -152.155 | 111.055 | -41.100 | 122.500 | 81.400 |
| 81 6 15 | -167.176 | 118.764 | -48.412 | 131.349 | 82.938 |
| 81 6 22 | -182.238 | 126.473 | -55.765 | 140.474 | 84.709 |
| 81 6 29 | -198.909 | 134.835 | -64.074 | 151.211 | 87.137 |
| 81 7 6 | -215.711 | 143.196 | -72.515 | 162.231 | 89.716 |
| 81 7 13 | -232.470 | 151.554 | -80.916 | 173.335 | 92.419 |
| 81 7 20 | -249.360 | 159.910 | -89.449 | 185.504 | 96.054 |
| 81 7 27 | -262.732 | 165.960 | -96.771 | 194.238 | 97.467 |
| 81 8 4 | -279.257 | 171.411 | -107.846 | 203.172 | 95.326 |
| 81 8 10 | -295.478 | 177.459 | -118.019 | 211.936 | 93.917 |
| 81 8 17 | -312.194 | 183.508 | -128.687 | 220.930 | 92.243 |
| 81 8 24 | -329.099 | 189.554 | -139.545 | 231.004 | 91.459 |
| 81 8 31 | -349.074 | 196.645 | -152.429 | 242.882 | 90.453 |
| 81 9 8 | -369.152 | 203.735 | -165.417 | 255.107 | 89.690 |
| 81 9 14 | -388.941 | 210.819 | -178.122 | 266.973 | 88.851 |
| 81 9 21 | -408.801 | 217.897 | -190.903 | 277.705 | 86.802 |
| 81 9 28 | -430.096 | 225.484 | -204.613 | 290.926 | 86.313 |
| 81 10 5 | -451.393 | 233.063 | -218.330 | 303.575 | 85.245 |
| 81 10 13 | -471.441 | 240.641 | -230.800 | 315.726 | 84.925 |
| 81 10 19 | -491.278 | 248.218 | -243.060 | 327.253 | 84.192 |
| 81 10 26 | -506.075 | 254.144 | -251.931 | 337.712 | 85.780 |
| 81 11 2 | -520.810 | 260.069 | -260.741 | 346.937 | 86.196 |
| 81 11 9 | -535.234 | 265.994 | -269.240 | 354.946 | 85.706 |
| 81 11 16 | -548.389 | 271.909 | -276.481 | 362.317 | 85.837 |
| 81 11 23 | -560.438 | 277.815 | -282.623 | 370.187 | 87.564 |
| 81 11 30 | -574.015 | 284.626 | -289.389 | 379.049 | 89.660 |
| 81 12 7 | -587.725 | 291.429 | -296.296 | 388.514 | 92.218 |
| 81 12 12 | -601.607 | 298.210 | -303.397 | 398.853 | 95.455 |
| 81 12 21 | -615.849 | 304.976 | -310.873 | 408.787 | 97.914 |

# MORTGAGE PAYMENT INSURANCE

## WEEKLY CUMULATIVE TOTALS

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 81 12 28 | -622.712 | 308.178 | -314.533 | 413.812 | 99.279 |
| 82 1 4 | -629.653 | 311.373 | -318.280 | 418.788 | 100.508 |
| 82 1 11 | -634.891 | 314.591 | -322.260 | 424.064 | 101.805 |
| 82 1 18 | -641.178 | 317.739 | -326.439 | 429.283 | 102.843 |
| 82 1 25 | -652.066 | 320.909 | -331.157 | 434.461 | 103.304 |
| 82 2 1 | -665.573 | 326.166 | -339.407 | 443.310 | 103.902 |
| 82 2 8 | -679.487 | 331.408 | -348.079 | 452.577 | 104.498 |
| 82 2 15 | -693.513 | 336.649 | -356.864 | 461.746 | 104.882 |
| 82 2 22 | -708.151 | 341.892 | -366.259 | 469.897 | 103.639 |
| 82 3 1 | -732.407 | 350.367 | -382.040 | 483.466 | 101.427 |
| 82 3 8 | -756.663 | 358.842 | -397.821 | 496.951 | 99.130 |
| 82 3 15 | -780.535 | 367.318 | -413.217 | 510.457 | 97.240 |
| 82 3 22 | -804.273 | 375.795 | -428.479 | 523.208 | 94.730 |
| 82 3 29 | -823.979 | 382.807 | -441.172 | 534.693 | 93.521 |
| 82 4 5 | -843.666 | 389.820 | -453.846 | 546.136 | 92.290 |
| 82 4 13 | -863.203 | 396.836 | -466.366 | 557.482 | 91.116 |
| 82 4 19 | -882.760 | 403.856 | -478.904 | 568.118 | 89.214 |
| 82 4 26 | -902.980 | 411.105 | -491.875 | 579.248 | 87.373 |
| 82 5 3 | -923.221 | 418.360 | -504.862 | 590.761 | 85.900 |
| 82 5 10 | -943.029 | 425.616 | -517.413 | 601.701 | 84.288 |
| 82 5 17 | -962.797 | 432.872 | -529.925 | 612.759 | 82.834 |
| 82 5 25 | -982.525 | 440.125 | -542.400 | 623.309 | 80.909 |

END OF DATA
READY

# EXHIBITS 8-10

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 77 1 3 | -0.000 | 0.000 | 0.000 | -0.032 | -0.032 |
| 77 1 10 | -0.000 | 0.000 | 0.000 | -0.069 | -0.069 |
| 77 1 15 | -0.000 | 0.000 | 0.000 | -0.092 | -0.092 |
| 77 1 22 | -0.000 | 0.000 | 0.000 | -0.114 | -0.114 |
| 77 2 3 | -0.000 | 0.000 | 0.000 | -0.147 | -0.147 |
| 77 2 7 | -0.000 | 0.000 | 0.000 | -0.178 | -0.178 |
| 77 2 12 | -0.000 | 0.000 | 0.000 | -0.202 | -0.202 |
| 77 2 18 | -0.000 | 0.000 | 0.000 | -0.231 | -0.231 |
| 77 2 22 | -0.000 | 0.000 | 0.000 | -0.239 | -0.239 |
| 77 3 1 | -0.000 | 0.000 | 0.000 | -0.366 | -0.366 |
| 77 3 4 | -0.000 | 0.000 | 0.000 | -0.452 | -0.452 |
| 77 3 8 | -0.000 | 0.000 | 0.000 | -0.588 | -0.588 |
| 77 4 4 | -0.000 | 0.000 | 0.000 | -0.614 | -0.614 |
| 77 4 11 | -0.000 | 0.000 | 0.000 | -0.663 | -0.663 |
| 77 4 18 | -0.000 | 0.000 | 0.000 | -0.668 | -0.668 |
| 77 5 2 | -0.000 | 0.000 | 0.000 | -0.768 | -0.768 |
| 77 5 9 | -0.000 | 0.000 | 0.000 | -0.846 | -0.846 |
| 77 5 16 | -0.000 | 0.000 | 0.000 | -0.932 | -0.932 |
| 77 5 23 | -0.000 | 0.000 | 0.000 | -1.025 | -1.025 |
| 77 5 30 | -0.000 | 0.000 | 0.000 | -1.112 | -1.112 |
| 77 6 6 | -0.000 | 0.000 | 0.000 | -1.233 | -1.233 |
| 77 6 13 | -0.000 | 0.000 | 0.000 | -1.344 | -1.344 |
| 77 6 20 | -0.000 | 0.000 | 0.000 | -1.456 | -1.456 |
| 77 6 27 | -0.000 | 0.000 | 0.000 | -1.589 | -1.589 |
| 77 7 4 | -0.000 | 0.000 | 0.000 | -1.590 | -1.590 |
| 77 7 11 | -0.000 | 0.000 | 0.000 | -1.613 | -1.613 |
| 77 7 18 | -0.000 | 0.000 | 0.000 | -1.635 | -1.635 |
| 77 7 25 | -0.000 | 0.000 | 0.000 | -1.668 | -1.668 |
| 77 8 1 | -0.000 | 0.000 | 0.000 | -1.713 | -1.713 |
| 77 8 8 | -0.000 | 0.000 | 0.000 | -1.737 | -1.737 |
| 77 8 15 | -0.000 | 0.000 | 0.000 | -1.776 | -1.776 |
| 77 8 22 | -0.000 | 0.000 | 0.000 | -1.804 | -1.804 |
| 77 8 29 | -0.000 | 0.000 | 0.000 | -1.843 | -1.843 |
| 77 9 5 | -0.000 | 0.000 | 0.000 | -1.888 | -1.888 |
| 77 9 12 | -0.000 | 0.000 | 0.000 | -1.914 | -1.914 |
| 77 9 26 | -0.000 | 0.000 | 0.000 | -1.954 | -1.954 |
| 77 10 3 | -0.000 | 0.000 | 0.000 | -1.989 | -1.989 |
| 77 10 10 | -0.000 | 0.000 | 0.000 | -2.014 | -2.014 |
| 77 10 17 | -0.000 | 0.000 | 0.000 | -2.048 | -2.048 |
| 77 10 24 | -0.000 | 0.000 | 0.000 | -2.081 | -2.081 |
| 77 10 31 | -0.000 | 0.000 | 0.000 | -2.114 | -2.114 |
| 77 11 7 | -0.000 | 0.000 | 0.000 | -2.167 | -2.167 |
| 77 11 14 | -0.000 | 0.000 | 0.000 | -2.177 | -2.177 |
| 77 11 21 | -0.000 | 0.000 | 0.000 | -2.175 | -2.175 |
| 77 11 28 | -0.000 | 0.000 | 0.000 | -2.155 | -2.155 |
| 77 12 5 | -0.000 | 0.000 | 0.000 | -2.137 | -2.137 |
| 77 12 12 | -0.000 | 0.000 | 0.000 | -2.111 | -2.111 |
| 77 12 19 | -0.000 | 0.000 | 0.000 | -2.111 | -2.111 |
| 77 12 26 | -0.000 | 0.000 | 0.000 | -2.111 | -2.111 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | | | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|---|---|
| 78 | 1 | 2 | -0.000 | 0.000 | 0.000 | -2.110 | -2.110 |
| 78 | 1 | 9 | -0.000 | 0.000 | 0.000 | -2.117 | -2.117 |
| 78 | 1 | 16 | -0.000 | 0.000 | 0.000 | -2.128 | -2.128 |
| 78 | 1 | 23 | -0.000 | 0.000 | 0.000 | -2.134 | -2.134 |
| 78 | 1 | 30 | -0.000 | 0.000 | 0.000 | -2.134 | -2.134 |
| 78 | 2 | 6 | -0.000 | 0.000 | 0.000 | -2.129 | -2.129 |
| 78 | 2 | 13 | -0.000 | 0.000 | 0.000 | -2.121 | -2.121 |
| 78 | 2 | 20 | -0.000 | 0.000 | 0.000 | -2.114 | -2.114 |
| 78 | 2 | 27 | -0.000 | 0.000 | 0.000 | -2.122 | -2.122 |
| 78 | 3 | 6 | -0.000 | 0.000 | 0.000 | -2.131 | -2.131 |
| 78 | 3 | 13 | -0.000 | 0.000 | 0.000 | -2.145 | -2.145 |
| 78 | 3 | 20 | -0.000 | 0.000 | 0.000 | -2.158 | -2.158 |
| 78 | 3 | 27 | -0.000 | 0.000 | 0.000 | -2.149 | -2.149 |
| 78 | 4 | 3 | -0.000 | 0.000 | 0.000 | -2.101 | -2.101 |
| 78 | 4 | 10 | -0.000 | 0.000 | 0.000 | -2.034 | -2.034 |
| 78 | 4 | 17 | -0.000 | 0.000 | 0.000 | -1.967 | -1.967 |
| 78 | 4 | 24 | -0.000 | 0.000 | 0.000 | -1.913 | -1.913 |
| 78 | 5 | 1 | -0.000 | 0.000 | 0.000 | -1.882 | -1.882 |
| 78 | 5 | 8 | -0.000 | 0.000 | 0.000 | -1.847 | -1.847 |
| 78 | 5 | 15 | -0.000 | 0.000 | 0.000 | -1.798 | -1.798 |
| 78 | 5 | 22 | -0.000 | 0.000 | 0.000 | -1.737 | -1.737 |
| 78 | 5 | 29 | -0.000 | 0.000 | 0.000 | -1.659 | -1.659 |
| 78 | 6 | 5 | -0.000 | 0.000 | 0.000 | -1.588 | -1.588 |
| 78 | 6 | 12 | -0.000 | 0.000 | 0.000 | -1.503 | -1.503 |
| 78 | 6 | 19 | -0.000 | 0.000 | 0.000 | -1.419 | -1.419 |
| 78 | 6 | 16 | -0.000 | 0.000 | 0.000 | -1.321 | -1.321 |
| 78 | 7 | 3 | -0.000 | 0.000 | 0.000 | -1.197 | -1.197 |
| 78 | 7 | 10 | -0.000 | 0.000 | 0.000 | -1.081 | -1.081 |
| 78 | 7 | 17 | -0.000 | 0.000 | 0.000 | -0.980 | -0.980 |
| 78 | 7 | 24 | -0.000 | 0.000 | 0.000 | -0.863 | -0.863 |
| 78 | 7 | 31 | -0.000 | 0.000 | 0.000 | -0.773 | -0.773 |
| 78 | 8 | 7 | -0.000 | 0.000 | 0.000 | -0.718 | -0.718 |
| 78 | 8 | 14 | -0.000 | 0.000 | 0.000 | -0.655 | -0.655 |
| 78 | 8 | 21 | -0.000 | 0.000 | 0.000 | -0.587 | -0.587 |
| 78 | 8 | 28 | -0.000 | 0.000 | 0.000 | -0.516 | -0.516 |
| 78 | 9 | 7 | -0.000 | 0.000 | 0.000 | -0.439 | -0.439 |
| 78 | 9 | 13 | -0.000 | 0.000 | 0.000 | -0.385 | -0.385 |
| 78 | 9 | 20 | -0.000 | 0.000 | 0.000 | -0.290 | -0.290 |
| 78 | 9 | 25 | -0.000 | 0.000 | 0.000 | -0.196 | -0.196 |
| 78 | 10 | 2 | -0.000 | 0.000 | 0.000 | -0.127 | -0.127 |
| 78 | 10 | 10 | -0.000 | 0.000 | 0.000 | -0.071 | -0.071 |
| 78 | 10 | 16 | -0.000 | 0.000 | 0.000 | -0.014 | -0.014 |
| 78 | 10 | 20 | -0.134 | 0.137 | 0.003 | 0.055 | 0.058 |
| 78 | 10 | 30 | -0.277 | 0.274 | -0.003 | 0.135 | 0.132 |
| 78 | 11 | 6 | -0.530 | 0.501 | -0.029 | 0.255 | 0.226 |
| 78 | 11 | 14 | -0.799 | 0.730 | -0.069 | 0.375 | 0.306 |
| 78 | 11 | 20 | -1.071 | 0.958 | -0.113 | 0.478 | 0.365 |
| 78 | 11 | 27 | -1.345 | 1.185 | -0.160 | 0.618 | 0.458 |
| 78 | 12 | 4 | -1.627 | 1.417 | -0.210 | 0.752 | 0.542 |
| 78 | 12 | 11 | -1.913 | 1.648 | -0.265 | 0.888 | 0.623 |
| 78 | 12 | 18 | -2.204 | 1.878 | -0.326 | 1.059 | 0.733 |
| 78 | 12 | 27 | -2.498 | 2.110 | -0.388 | 1.219 | 0.831 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 79 1 1 28 | .574 | .169 | .405 | 1.263 | .860 |
| 79 1 1 1 | .567 | .162 | .404 | 1.233 | .868 |
| 79 1 1 2 | .578 | .162 | .404 | 1.233 | .868 |
| 79 1 1 3 | .588 | .162 | .404 | 1.233 | .868 |
| 79 1 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 1 1 31 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 2 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 3 1 31 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 14 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 4 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 4 1 30 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 5 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 5 1 12 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 6 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 6 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 6 1 4 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 6 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 6 1 9 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 6 1 11 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 6 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 7 1 14 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 7 1 16 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 7 1 21 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 8 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 8 1 9 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 8 1 31 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 9 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 9 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 15 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 9 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 23 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 9 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 9 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 10 1 31 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 1 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 2 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 3 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 4 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 5 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 6 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 9 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 10 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 11 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 12 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 11 1 28 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 12 1 3 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 12 1 7 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 8 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 9 | .589 | .162 | .404 | 1.233 | .868 |
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| 79 12 1 13 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 14 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 15 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 16 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 17 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 18 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 19 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 20 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 21 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 22 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 23 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 24 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 25 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 26 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 27 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 28 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 29 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 30 | .589 | .162 | .404 | 1.233 | .868 |
| 79 12 1 31 | .589 | .162 | .404 | 1.233 | .868 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | | | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|---|---|
| 80 | 1 | 2 | -9.319 | 6.935 | -2.384 | 6.587 | 4.203 |
| 80 | 1 | 8 | -9.390 | 6.995 | -2.394 | 6.653 | 4.259 |
| 80 | 1 | 15 | -9.461 | 7.057 | -2.404 | 6.726 | 4.322 |
| 80 | 1 | 22 | -9.532 | 7.118 | -2.414 | 6.812 | 4.398 |
| 80 | 1 | 29 | -9.604 | 7.179 | -2.425 | 6.919 | 4.494 |
| 80 | 2 | 5 | -9.702 | 7.254 | -2.448 | 7.074 | 4.626 |
| 80 | 2 | 12 | -9.801 | 7.331 | -2.470 | 7.226 | 4.756 |
| 80 | 2 | 19 | -9.909 | 7.406 | -2.503 | 7.406 | 4.903 |
| 80 | 2 | 26 | -10.018 | 7.482 | -2.536 | 7.585 | 5.049 |
| 80 | 3 | 4 | -10.179 | 7.583 | -2.596 | 7.815 | 5.219 |
| 80 | 3 | 11 | -10.347 | 7.683 | -2.664 | 8.033 | 5.369 |
| 80 | 3 | 18 | -10.534 | 7.783 | -2.751 | 8.260 | 5.509 |
| 80 | 3 | 25 | -10.744 | 7.882 | -2.862 | 8.516 | 5.654 |
| 80 | 4 | 1 | -11.061 | 8.018 | -3.042 | 8.818 | 5.776 |
| 80 | 4 | 8 | -11.403 | 8.155 | -3.248 | 9.107 | 5.859 |
| 80 | 4 | 15 | -11.764 | 8.292 | -3.472 | 9.354 | 5.882 |
| 80 | 4 | 21 | -12.129 | 8.427 | -3.702 | 9.568 | 5.866 |
| 80 | 4 | 28 | -12.461 | 8.564 | -3.897 | 9.731 | 5.834 |
| 80 | 5 | 5 | -12.801 | 8.719 | -4.082 | 9.831 | 5.749 |
| 80 | 5 | 12 | -13.062 | 8.874 | -4.188 | 9.956 | 5.768 |
| 80 | 5 | 16 | -13.271 | 9.029 | -4.242 | 10.111 | 5.869 |
| 80 | 5 | 26 | -13.427 | 9.187 | -4.240 | 10.229 | 5.989 |
| 80 | 6 | 2 | -13.427 | 9.187 | -4.240 | 10.423 | 6.183 |
| 80 | 6 | 9 | -13.427 | 9.187 | -4.240 | 10.563 | 6.323 |
| 80 | 6 | 16 | -13.427 | 9.187 | -4.240 | 10.689 | 6.449 |
| 80 | 6 | 23 | -13.427 | 9.187 | -4.240 | 10.843 | 6.603 |
| 80 | 6 | 30 | -13.427 | 9.187 | -4.240 | 10.970 | 6.730 |
| 80 | 7 | 7 | -13.427 | 9.187 | -4.240 | 11.114 | 6.874 |
| 80 | 7 | 14 | -13.427 | 9.187 | -4.240 | 11.259 | 7.019 |
| 80 | 7 | 21 | -13.427 | 9.187 | -4.240 | 11.376 | 7.136 |
| 80 | 7 | 28 | -13.427 | 9.187 | -4.240 | 11.519 | 7.279 |
| 80 | 8 | 5 | -13.427 | 9.187 | -4.240 | 11.696 | 7.456 |
| 80 | 8 | 11 | -13.427 | 9.187 | -4.240 | 11.880 | 7.640 |
| 80 | 8 | 18 | -13.427 | 9.187 | -4.240 | 12.044 | 7.804 |
| 80 | 8 | 25 | -13.427 | 9.187 | -4.240 | 12.192 | 7.952 |
| 80 | 9 | 2 | -13.427 | 9.187 | -4.240 | 12.353 | 8.113 |
| 80 | 9 | 8 | -13.427 | 9.187 | -4.240 | 12.502 | 8.262 |
| 80 | 9 | 15 | -13.427 | 9.187 | -4.240 | 12.606 | 8.366 |
| 80 | 9 | 22 | -13.427 | 9.187 | -4.240 | 12.692 | 8.452 |
| 80 | 9 | 29 | -13.427 | 9.187 | -4.240 | 12.728 | 8.488 |
| 80 | 10 | 6 | -13.427 | 9.187 | -4.240 | 12.727 | 8.487 |
| 80 | 10 | 14 | -13.427 | 9.187 | -4.240 | 12.691 | 8.451 |
| 80 | 10 | 20 | -13.427 | 9.187 | -4.240 | 12.619 | 8.379 |
| 80 | 10 | 27 | -13.427 | 9.187 | -4.240 | 12.577 | 8.337 |
| 80 | 11 | 3 | -13.427 | 9.187 | -4.240 | 12.543 | 8.303 |
| 80 | 11 | 10 | -13.427 | 9.187 | -4.240 | 12.525 | 8.285 |
| 80 | 11 | 17 | -13.427 | 9.187 | -4.240 | 12.513 | 8.273 |
| 80 | 11 | 24 | -13.427 | 9.187 | -4.240 | 12.540 | 8.300 |
| 80 | 12 | 1 | -13.427 | 9.187 | -4.240 | 12.606 | 8.366 |
| 80 | 12 | 8 | -13.427 | 9.187 | -4.240 | 12.645 | 8.405 |
| 80 | 12 | 15 | -13.427 | 9.187 | -4.240 | 12.740 | 8.500 |
| 80 | 12 | 22 | -13.427 | 9.187 | -4.240 | 12.761 | 8.521 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -13.4227 | 9.187 | -4.2240 | 12.763 | 8.555 |
| 81 1 5 | -13.4422 | 9.187 | -4.2240 | 12.763 | 8.555 |
| 81 1 12 | -13.4422 | 9.187 | -4.2240 | 12.763 | 8.555 |
| 81 1 19 | -13.4422 | 9.187 | -4.2240 | 12.763 | 8.555 |
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| 81 3 9 | -13.4422 | 9.187 | -4.2240 | 12.763 | 8.555 |
| 81 3 16 | -13.442 | 9.188 | -4.224 | 12.765 | 8.541 |
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| 88 3 21 

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 1 YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
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| 82 1 18 | -33.2455 | 18.6377 | -14.6088 | 26.1306 | 11.2826 |
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| 88 9 

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 79 1 2 | -0.000 | 0.000 | 0.000 | 0.072 | 0.072 |
| 7799 1 1 8 | -0.000 | 0.000 | 0.000 | 0.139 | 0.139 |
| 779999 1 2 9 | -0.000 | 0.000 | 0.000 | 0.142 | 0.142 |
| 7799999 2 2 5 | -0.000 | 0.000 | 0.000 | 0.338 | 0.338 |
| 7799999 2 1 2 | -0.000 | 0.000 | 0.000 | 0.346 | 0.346 |
| 7799999 2 2 6 | -0.000 | 0.000 | 0.000 | 0.557 | 0.557 |
| 7799999 3 1 9 | -0.000 | 0.000 | 0.000 | 0.791 | 0.791 |
| 779999 3 2 6 | -0.000 | 0.000 | 0.000 | 1.247 | 1.247 |
| 79 4 2 9 | -0.000 | 0.000 | 0.000 | 1.677 | 1.677 |
| 7799999 4 1 3 | -0.000 | 0.000 | 0.000 | 1.680 | 1.680 |
| 7799999 4 2 7 | -0.000 | 0.000 | 0.000 | 2.692 | 2.692 |
| 7799999 5 1 2 | -0.000 | 0.000 | 0.000 | 2.925 | 2.925 |
| 7799999 5 2 8 | -0.000 | 0.000 | 0.000 | 3.580 | 3.580 |
| 7799999 6 1 1 | -0.000 | 0.000 | 0.000 | 4.440 | 4.440 |
| 779999 6 1 8 | -0.000 | 0.000 | 0.000 | 4.445 | 4.445 |
| 79 6 2 5 | -0.000 | 0.000 | 0.000 | 4.455 | 4.455 |
| 7799999 7 3 9 | -0.000 | 0.000 | 0.000 | 4.703 | 4.703 |
| 7799999 7 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 8 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 8 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 8 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 9 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 9 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 9 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 10 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 10 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 11 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 11 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 11 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 12 2 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 12 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 12 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 13 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 13 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 779999 14 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 14 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 15 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 16 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 16 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 16 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 16 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 17 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 17 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 18 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 18 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 19 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 20 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 21 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 21 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 22 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 22 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 23 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 23 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 23 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 23 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 24 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 24 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 24 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 25 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 25 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 26 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 26 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 27 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 27 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 28 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 28 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 28 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 29 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 29 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 30 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 30 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 30 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 31 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 31 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 31 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 32 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 32 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 33 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 33 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 34 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 34 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 35 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 35 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 35 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 36 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 36 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 37 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 37 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 37 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 37 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 38 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 38 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 38 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 39 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 39 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 40 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 41 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 41 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 42 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 42 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 43 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 44 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 44 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 44 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 45 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 45 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 46 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 46 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 47 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 48 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 48 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 49 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 49 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 49 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 50 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 50 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 51 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 51 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 51 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 52 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 52 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 52 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 53 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 53 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 54 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 54 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 55 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 55 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 56 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 56 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 56 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 57 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 57 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 58 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 58 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 58 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 58 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 59 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 59 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 61 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 62 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 62 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 63 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 63 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 64 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 64 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 65 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 65 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 65 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 66 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 66 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 67 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 67 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 68 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 68 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 69 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 69 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 70 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 71 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 71 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 72 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 75 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 79 77 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 78 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 78 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 779999 79 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 79 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 80 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 81 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 81 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 82 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 82 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 83 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 83 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 84 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 84 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 84 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 85 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 85 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 86 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 86 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 86 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 86 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 87 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 87 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 87 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 88 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 88 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 89 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 89 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 90 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 90 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 91 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 91 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 91 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 92 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 92 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 93 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 93 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 93 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 93 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 94 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 94 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 94 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 95 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 95 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 96 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 96 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 97 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 97 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 98 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 98 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 98 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 99 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 99 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 100 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 100 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 100 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 100 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 101 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 779999 102 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 102 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 103 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 103 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 104 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 779999 105 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 105 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
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| 7799999 106 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 106 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 107 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 107 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 107 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 107 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 108 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 108 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 108 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 109 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 109 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 110 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 110 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 111 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 111 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 112 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 112 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 112 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 113 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 113 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 114 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 114 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 114 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 114 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 115 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 115 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 115 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 116 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 116 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 117 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 117 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 118 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 118 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 119 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 119 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 119 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 120 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 120 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 121 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 121 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 121 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 121 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 122 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 122 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 122 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 123 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 123 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 124 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 124 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 125 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 125 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 126 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 126 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 126 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 127 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 127 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 128 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 128 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 128 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 128 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 129 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 129 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 129 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 130 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 130 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 131 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 131 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 132 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 132 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 133 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 133 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 133 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 134 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 134 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 135 2 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 135 1 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 135 2 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 135 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 136 2 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 136 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 136 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 137 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 137 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 138 1 3 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 138 2 7 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 139 1 2 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 139 2 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 779999 140 1 1 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 79 140 1 8 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 140 2 5 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 141 3 9 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 141 1 6 | -0.000 | 0.000 | 0.000 | 4.753 | 4.753 |
| 7799999 142 2

MORTGAGE PAYMENT INSURANCE

EXACT ADVERSE SELECTION

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE PREMIUMS ($) | CUMULATIVE CLAIMS | CUMULATIVE PREMIUMS ($) | CUMULATIVE CLAIMS | CUMULATIVE PREMIUMS ($) | CUMULATIVE CLAIMS | CUMULATIVE PREMIUMS ($) | CUMULATIVE CLAIMS |
|---|---|---|---|---|---|---|---|---|
| 00000000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00001000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00001100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00010900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00011000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00011100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00020900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00021000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00021100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00030900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00031000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00031100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00040900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00041000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00041100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00050900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00051000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00051100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00060900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00061000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00061100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00070900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00071000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00071100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00080900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00081000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00081100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00090900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00091000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00091100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00100900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00101000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00101100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00110900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00111000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00111100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120700 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00120900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00121000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00121100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -72.014 | 41.219 | -30.794 | 96.182 | 65.388 |
| 81 1 5 | -72.413 | 41.384 | -31.028 | 96.509 | 65.481 |
| 81 1 12 | -72.804 | 41.549 | -31.254 | 96.867 | 65.613 |
| 81 1 19 | -73.184 | 41.713 | -31.471 | 97.235 | 65.765 |
| 81 1 26 | -73.562 | 41.878 | -31.684 | 97.608 | 65.925 |
| 81 2 2 | -74.444 | 42.262 | -32.181 | 98.501 | 66.320 |
| 81 2 9 | -75.330 | 42.646 | -32.683 | 99.456 | 66.773 |
| 81 2 16 | -76.217 | 43.031 | -33.186 | 100.485 | 67.299 |
| 81 2 23 | -77.102 | 43.415 | -33.686 | 101.495 | 67.809 |
| 81 3 2 | -78.697 | 44.111 | -34.586 | 103.427 | 68.841 |
| 81 3 9 | -80.329 | 44.807 | -35.522 | 105.257 | 69.735 |
| 81 3 16 | -82.001 | 45.506 | -36.495 | 107.032 | 70.537 |
| 81 3 23 | -83.679 | 46.204 | -37.475 | 108.859 | 71.385 |
| 81 3 30 | -85.337 | 46.897 | -38.440 | 110.659 | 72.219 |
| 81 4 6 | -87.015 | 47.591 | -39.424 | 112.639 | 73.216 |
| 81 4 13 | -88.803 | 48.286 | -40.518 | 114.635 | 74.117 |
| 81 4 20 | -90.634 | 48.981 | -41.654 | 116.560 | 74.907 |
| 81 4 27 | -91.817 | 49.419 | -42.398 | 117.831 | 75.433 |
| 81 5 4 | -93.028 | 49.858 | -43.171 | 119.207 | 76.037 |
| 81 5 11 | -94.379 | 50.296 | -44.083 | 120.560 | 76.477 |
| 81 5 19 | -95.791 | 50.733 | -45.058 | 121.807 | 76.748 |
| 81 5 25 | -97.222 | 51.171 | -46.051 | 123.055 | 77.003 |
| 81 6 1 | -100.815 | 52.269 | -48.547 | 126.102 | 77.555 |
| 81 6 8 | -104.543 | 53.364 | -51.179 | 129.108 | 77.929 |
| 81 6 15 | -108.313 | 54.460 | -53.853 | 131.961 | 78.108 |
| 81 6 22 | -112.079 | 55.557 | -56.523 | 134.971 | 78.448 |
| 81 6 29 | -114.285 | 56.192 | -58.094 | 136.790 | 78.696 |
| 81 7 6 | -116.493 | 56.827 | -59.667 | 138.589 | 78.922 |
| 81 7 13 | -118.699 | 57.463 | -61.236 | 140.478 | 79.241 |
| 81 7 20 | -120.919 | 58.098 | -62.821 | 142.501 | 79.679 |
| 81 7 27 | -123.311 | 58.733 | -64.579 | 144.534 | 79.955 |
| 81 8 4 | -127.811 | 59.816 | -67.995 | 148.298 | 80.303 |
| 81 8 10 | -132.653 | 60.900 | -71.754 | 151.865 | 80.111 |
| 81 8 17 | -137.524 | 61.988 | -75.537 | 155.521 | 79.984 |
| 81 8 24 | -142.462 | 63.077 | -79.386 | 159.623 | 80.237 |
| 81 8 31 | -144.943 | 63.628 | -81.316 | 161.686 | 80.370 |
| 81 9 8 | -147.415 | 64.179 | -83.236 | 163.813 | 80.577 |
| 81 9 14 | -149.849 | 64.731 | -85.118 | 165.780 | 80.662 |
| 81 9 21 | -152.270 | 65.287 | -86.983 | 167.581 | 80.598 |
| 81 9 28 | -153.777 | 65.633 | -88.145 | 168.851 | 80.706 |
| 81 10 5 | -155.287 | 65.977 | -89.311 | 170.072 | 80.761 |
| 81 10 13 | -156.698 | 66.322 | -90.376 | 171.221 | 80.845 |
| 81 10 19 | -158.085 | 66.665 | -91.420 | 172.334 | 80.914 |
| 81 10 26 | -159.365 | 67.018 | -92.347 | 173.510 | 81.163 |
| 81 11 2 | -162.418 | 67.868 | -94.551 | 176.076 | 81.525 |
| 81 11 9 | -165.307 | 68.724 | -96.584 | 178.363 | 81.779 |
| 81 11 16 | -167.840 | 69.582 | -98.259 | 180.480 | 82.221 |
| 81 11 23 | -170.167 | 70.439 | -99.728 | 182.673 | 82.945 |
| 81 11 30 | -171.580 | 70.990 | -100.591 | 183.980 | 83.390 |
| 81 12 7 | -172.997 | 71.538 | -101.459 | 185.397 | 83.938 |
| 81 12 12 | -174.414 | 72.089 | -102.326 | 186.851 | 84.525 |
| 81 12 21 | -175.850 | 72.637 | -103.213 | 188.273 | 85.060 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 81 12 28 | -176.589 | 72.917 | -103.672 | 189.009 | 85.337 |
| 82 1 4 | -177.340 | 73.196 | -104.144 | 189.762 | 85.618 |
| 82 1 11 | -178.084 | 73.478 | -104.606 | 190.568 | 85.962 |
| 82 1 18 | -178.826 | 73.758 | -105.068 | 191.358 | 86.290 |
| 82 1 25 | -179.605 | 74.040 | -105.565 | 192.148 | 86.583 |
| 82 2 1 | -181.894 | 74.837 | -107.057 | 194.482 | 87.425 |
| 82 2 8 | -184.254 | 75.634 | -108.621 | 196.839 | 88.219 |
| 82 2 15 | -186.629 | 76.430 | -110.199 | 199.146 | 88.947 |
| 82 2 22 | -189.181 | 77.226 | -111.956 | 201.158 | 89.203 |
| 82 3 1 | -192.978 | 78.390 | -114.589 | 204.144 | 89.556 |
| 82 3 8 | -196.817 | 79.547 | -117.270 | 207.101 | 89.831 |
| 82 3 15 | -200.604 | 80.706 | -119.898 | 210.118 | 90.220 |
| 82 3 22 | -204.378 | 81.864 | -122.514 | 212.986 | 90.472 |
| 82 3 29 | -206.017 | 82.375 | -123.642 | 214.355 | 90.712 |
| 82 4 5 | -207.662 | 82.884 | -124.778 | 215.713 | 90.934 |
| 82 4 13 | -209.299 | 83.393 | -125.906 | 216.979 | 91.073 |
| 82 4 19 | -210.936 | 83.902 | -127.034 | 218.147 | 91.113 |
| 82 4 26 | -212.573 | 84.413 | -128.160 | 219.277 | 91.116 |
| 82 5 3 | -214.630 | 85.054 | -129.576 | 220.776 | 91.200 |
| 82 5 10 | -216.683 | 85.696 | -130.988 | 222.169 | 91.181 |
| 82 5 17 | -218.731 | 86.337 | -132.394 | 223.641 | 91.247 |
| 82 5 25 | -220.774 | 86.978 | -133.796 | 225.120 | 91.324 |

END OF DATA
READY

## MORTGAGE PAYMENT INSURANCE

### EXACT ADVERSE SELECTION

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 80 12 29 | -2.570 | 2.275 | -0.315 | 1.701 | 1.386 |
| 81 1 5 | -5.174 | 4.550 | -0.624 | 3.346 | 2.722 |
| 81 1 12 | -7.691 | 6.824 | -0.867 | 5.122 | 4.255 |
| 81 1 19 | -10.085 | 9.097 | -0.988 | 6.972 | 5.984 |
| 81 1 26 | -13.632 | 12.441 | -1.191 | 9.875 | 8.684 |
| 81 2 2 | -17.143 | 15.786 | -1.357 | 12.810 | 11.453 |
| 81 2 9 | -20.654 | 19.134 | -1.520 | 15.955 | 14.435 |
| 81 2 16 | -24.183 | 22.480 | -1.703 | 19.540 | 17.837 |
| 81 2 23 | -27.960 | 25.984 | -1.976 | 23.005 | 21.029 |
| 81 3 2 | -31.689 | 29.489 | -2.200 | 26.693 | 24.493 |
| 81 3 9 | -35.515 | 32.996 | -2.518 | 30.000 | 27.482 |
| 81 3 16 | -39.457 | 36.507 | -2.950 | 33.200 | 30.250 |
| 81 3 23 | -43.428 | 40.018 | -3.410 | 36.679 | 33.269 |
| 81 3 30 | -51.115 | 46.739 | -4.376 | 43.389 | 39.014 |
| 81 4 6 | -58.951 | 53.463 | -5.488 | 51.056 | 45.568 |
| 81 4 13 | -67.434 | 60.186 | -7.248 | 58.830 | 51.582 |
| 81 4 20 | -76.302 | 66.908 | -9.394 | 66.516 | 57.123 |
| 81 4 27 | -84.334 | 72.655 | -11.679 | 73.616 | 61.937 |
| 81 5 4 | -92.773 | 78.399 | -14.374 | 81.451 | 67.078 |
| 81 5 11 | -102.489 | 84.144 | -18.345 | 89.210 | 70.865 |
| 81 5 19 | -112.777 | 89.886 | -22.891 | 96.457 | 73.567 |
| 81 5 25 | -123.200 | 95.628 | -27.572 | 103.700 | 76.128 |
| 81 6 1 | -137.415 | 103.342 | -34.073 | 113.283 | 79.210 |
| 81 6 8 | -152.155 | 111.055 | -41.100 | 122.500 | 81.400 |
| 81 6 15 | -167.176 | 118.764 | -48.412 | 131.349 | 82.938 |
| 81 6 22 | -182.238 | 126.473 | -55.765 | 140.474 | 84.709 |
| 81 6 29 | -198.909 | 134.835 | -64.074 | 151.211 | 87.137 |
| 81 7 6 | -215.711 | 143.196 | -72.515 | 162.231 | 89.716 |
| 81 7 13 | -232.470 | 151.554 | -80.916 | 173.335 | 92.419 |
| 81 7 20 | -249.360 | 159.910 | -89.449 | 185.504 | 96.054 |
| 81 7 27 | -262.732 | 165.960 | -96.771 | 194.238 | 97.467 |
| 81 8 4 | -279.257 | 171.411 | -107.846 | 203.172 | 95.326 |
| 81 8 10 | -295.478 | 177.459 | -118.019 | 211.936 | 93.917 |
| 81 8 17 | -312.194 | 183.508 | -128.687 | 220.930 | 92.243 |
| 81 8 24 | -329.099 | 189.554 | -139.545 | 231.004 | 91.459 |
| 81 8 31 | -349.074 | 196.645 | -152.429 | 242.882 | 90.453 |
| 81 9 8 | -369.152 | 203.735 | -165.417 | 255.107 | 89.690 |
| 81 9 14 | -388.941 | 210.819 | -178.122 | 266.973 | 88.851 |
| 81 9 21 | -408.801 | 217.897 | -190.903 | 277.705 | 86.802 |
| 81 9 28 | -430.096 | 225.484 | -204.613 | 290.926 | 86.313 |
| 81 10 5 | -451.393 | 233.063 | -218.330 | 303.575 | 85.245 |
| 81 10 13 | -471.441 | 240.641 | -230.800 | 315.726 | 84.925 |
| 81 10 19 | -491.278 | 248.218 | -243.060 | 327.253 | 84.192 |
| 81 10 26 | -506.075 | 254.144 | -251.931 | 337.712 | 85.780 |
| 81 11 2 | -520.810 | 260.069 | -260.741 | 346.937 | 86.196 |
| 81 11 9 | -535.234 | 265.994 | -269.240 | 354.946 | 85.706 |
| 81 11 16 | -548.389 | 271.909 | -276.481 | 362.317 | 85.837 |
| 81 11 23 | -560.438 | 277.815 | -282.623 | 370.187 | 87.564 |
| 81 11 30 | -574.015 | 284.626 | -289.389 | 379.049 | 89.660 |
| 81 12 7 | -587.725 | 291.429 | -296.296 | 388.514 | 92.218 |
| 81 12 12 | -601.607 | 298.210 | -303.397 | 398.853 | 95.455 |
| 81 12 21 | -615.849 | 304.976 | -310.873 | 408.787 | 97.914 |

# MORTGAGE PAYMENT INSURANCE

## EXACT ADVERSE SELECTION

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | CUMULATIVE CLAIMS ($MLNS) | CUMULATIVE PREMIUMS ($MLNS) | CUMULATIVE POOLING ($MLNS) | CUMULATIVE FUTURES ($MLNS) | CUMULATIVE PROFITS ($MLNS) |
|---|---|---|---|---|---|
| 81 12 28 | -622.712 | 308.178 | -314.533 | 413.812 | 99.279 |
| 82 1 4 | -629.653 | 311.373 | -318.280 | 418.788 | 100.508 |
| 82 1 11 | -636.821 | 314.561 | -322.260 | 424.068 | 101.808 |
| 82 1 18 | -644.178 | 317.739 | -326.439 | 429.283 | 102.844 |
| 82 1 25 | -652.066 | 320.909 | -331.157 | 434.461 | 103.303 |
| 82 2 1 | -665.573 | 326.166 | -339.407 | 443.310 | 103.902 |
| 82 2 8 | -679.487 | 331.408 | -348.079 | 452.577 | 104.498 |
| 82 2 15 | -693.513 | 336.649 | -356.864 | 461.746 | 104.883 |
| 82 2 22 | -708.151 | 341.892 | -366.259 | 469.897 | 103.638 |
| 82 3 1 | -732.407 | 350.367 | -382.040 | 483.466 | 101.427 |
| 82 3 8 | -756.663 | 358.842 | -397.821 | 496.951 | 99.130 |
| 82 3 15 | -780.535 | 367.318 | -413.217 | 510.457 | 97.240 |
| 82 3 22 | -804.273 | 375.795 | -428.479 | 523.208 | 94.730 |
| 82 3 29 | -823.979 | 382.807 | -441.172 | 534.693 | 93.521 |
| 82 4 5 | -843.666 | 389.820 | -453.846 | 546.136 | 92.290 |
| 82 4 13 | -863.203 | 396.836 | -466.366 | 557.482 | 91.116 |
| 82 4 19 | -882.760 | 403.856 | -478.904 | 568.118 | 89.214 |
| 82 4 26 | -902.980 | 411.105 | -491.875 | 579.248 | 87.373 |
| 82 5 3 | -923.221 | 418.360 | -504.862 | 590.761 | 85.900 |
| 82 5 10 | -943.029 | 425.616 | -517.413 | 601.701 | 84.288 |
| 82 5 17 | -962.797 | 432.872 | -529.925 | 612.759 | 82.834 |
| 82 5 25 | -982.525 | 440.125 | -542.400 | 623.309 | 80.909 |

END OF DATA
READY
LAST STEP COMPLETION CODE WAS SYSTEM 522
CM9D001 LOGGED OFF TSO AT 11:28:27 ON FEBRUARY 7, 1983
SESSION CANCELLED

# EXHIBITS 11-13

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 4.59 | 0.000 | 0.000 | 6 | 0.000 | -0.001 | -0.001 | 0.000 | -0.001 | -0.001 |
| 76 1 12 | 9.19 | 0.000 | 0.000 | 12 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.009 |
| 76 1 19 | 13.78 | 0.000 | 0.000 | 18 | 0.000 | 0.017 | 0.017 | 0.000 | 0.017 | 0.008 |
| 76 1 26 | 18.38 | 0.000 | 0.000 | 24 | 0.000 | -0.012 | -0.012 | 0.000 | -0.012 | -0.004 |
| 76 2 2 | 22.21 | 0.000 | 0.000 | 29 | 0.000 | -0.005 | -0.005 | 0.000 | -0.005 | -0.008 |
| 76 2 9 | 26.05 | 0.000 | 0.000 | 34 | 0.000 | 0.035 | 0.035 | 0.000 | 0.035 | 0.027 |
| 76 2 16 | 29.89 | 0.000 | 0.000 | 39 | 0.000 | -0.013 | -0.013 | 0.000 | -0.013 | 0.013 |
| 76 2 23 | 33.73 | 0.000 | 0.000 | 45 | 0.000 | -0.032 | -0.032 | 0.000 | -0.032 | -0.019 |
| 76 3 1 | 45.78 | 0.000 | 0.000 | 61 | 0.000 | 0.058 | 0.058 | 0.000 | 0.058 | 0.040 |
| 76 3 8 | 57.82 | 0.000 | 0.000 | 77 | 0.000 | -0.040 | -0.040 | 0.000 | -0.040 | -0.001 |
| 76 3 15 | 69.87 | 0.000 | 0.000 | 93 | 0.000 | -0.003 | -0.003 | 0.000 | -0.003 | -0.003 |
| 76 3 22 | 81.92 | 0.000 | 0.000 | 109 | 0.000 | -0.077 | -0.077 | 0.000 | -0.077 | -0.081 |
| 76 3 29 | 93.97 | 0.000 | 0.000 | 124 | 0.000 | -0.031 | -0.031 | 0.000 | -0.031 | -0.111 |
| 76 4 5 | 99.28 | 0.000 | 0.000 | 132 | 0.000 | -0.032 | -0.032 | 0.000 | -0.032 | -0.144 |
| 76 4 12 | 104.60 | 0.000 | 0.000 | 138 | 0.000 | -0.064 | -0.064 | 0.000 | -0.064 | -0.207 |
| 76 4 19 | 109.91 | 0.000 | 0.000 | 145 | 0.000 | 0.036 | 0.036 | 0.000 | 0.036 | -0.171 |
| 76 4 26 | 115.22 | 0.000 | 0.000 | 152 | 0.000 | 0.033 | 0.033 | 0.000 | 0.033 | -0.139 |
| 76 5 3 | 128.09 | 0.000 | 0.000 | 169 | 0.000 | 0.057 | 0.057 | 0.000 | 0.057 | -0.082 |
| 76 5 10 | 140.95 | 0.000 | 0.000 | 186 | 0.000 | 0.120 | 0.120 | 0.000 | 0.120 | 0.038 |
| 76 5 17 | 153.81 | 0.000 | 0.000 | 203 | 0.000 | 0.050 | 0.050 | 0.000 | 0.050 | 0.088 |
| 76 5 24 | 166.68 | 0.000 | 0.000 | 219 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 |
| 76 5 31 | 179.54 | 0.000 | 0.000 | 235 | 0.000 | 0.029 | 0.029 | 0.000 | 0.029 | 0.116 |
| 76 6 7 | 197.13 | 0.000 | 0.000 | 259 | 0.000 | -0.198 | -0.198 | 0.000 | -0.198 | -0.082 |
| 76 6 14 | 214.72 | 0.000 | 0.000 | 282 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.082 |
| 76 6 21 | 232.31 | 0.000 | 0.000 | 304 | 0.000 | -0.009 | -0.009 | 0.000 | -0.009 | -0.091 |
| 76 6 28 | 249.91 | 0.000 | 0.000 | 326 | 0.000 | 0.148 | 0.148 | 0.000 | 0.148 | 0.057 |
| 76 7 5 | 254.17 | 0.000 | 0.000 | 332 | 0.000 | -0.191 | -0.191 | 0.000 | -0.191 | -0.134 |
| 76 7 12 | 258.43 | 0.000 | 0.000 | 336 | 0.000 | -0.264 | -0.264 | 0.000 | -0.264 | -0.399 |
| 76 7 19 | 262.69 | 0.000 | 0.000 | 342 | 0.000 | 0.240 | 0.240 | 0.000 | 0.240 | -0.159 |
| 76 7 26 | 266.95 | 0.000 | 0.000 | 349 | 0.000 | -0.064 | -0.064 | 0.000 | -0.064 | -0.223 |
| 76 8 2 | 272.72 | 0.000 | 0.000 | 360 | 0.000 | -0.231 | -0.231 | 0.000 | -0.231 | -0.454 |
| 76 8 9 | 278.49 | 0.000 | 0.000 | 369 | 0.000 | -0.137 | -0.137 | 0.000 | -0.137 | -0.590 |
| 76 8 16 | 284.25 | 0.000 | 0.000 | 378 | 0.000 | -0.175 | -0.175 | 0.000 | -0.175 | -0.765 |
| 76 8 23 | 290.02 | 0.000 | 0.000 | 283 | -2375.000 | 0.044 | 0.041 | 0.000 | 0.041 | -0.724 |
| 76 8 30 | 295.79 | 0.000 | 0.000 | 278 | -125.000 | 0.009 | 0.008 | 0.000 | 0.008 | -0.716 |
| 76 9 6 | 306.42 | 0.000 | 0.000 | 396 | 0.000 | -0.206 | -0.206 | 0.000 | -0.206 | -0.922 |
| 76 9 13 | 317.04 | 0.000 | 0.000 | 404 | 0.000 | -0.074 | -0.074 | 0.000 | -0.074 | -0.996 |
| 76 9 20 | 327.67 | 0.000 | 0.000 | 417 | 0.000 | -0.216 | -0.216 | 0.000 | -0.216 | -1.211 |
| 76 9 27 | 338.30 | 0.000 | 0.000 | 429 | 0.000 | 0.209 | 0.209 | 0.000 | 0.209 | -1.003 |
| 76 10 4 | 350.17 | 0.000 | 0.000 | 445 | 0.000 | -0.284 | -0.284 | 0.000 | -0.284 | -1.287 |
| 76 10 11 | 362.05 | 0.000 | 0.000 | 460 | 0.000 | -0.224 | -0.224 | 0.000 | -0.224 | -1.511 |
| 76 10 18 | 373.92 | 0.000 | 0.000 | 471 | 0.000 | -0.043 | -0.043 | 0.000 | -0.043 | -1.553 |
| 76 10 25 | 385.79 | 0.000 | 0.000 | 481 | 0.000 | 0.467 | 0.467 | 0.000 | 0.467 | -1.086 |
| 76 11 1 | 395.06 | 0.000 | 0.000 | 489 | 0.000 | -0.475 | -0.475 | 0.000 | -0.475 | -1.562 |
| 76 11 8 | 404.32 | 0.000 | 0.000 | 495 | 0.000 | 0.181 | 0.181 | 0.000 | 0.181 | -1.381 |
| 76 11 15 | 413.58 | 0.000 | 0.000 | 499 | 0.000 | -0.213 | -0.213 | 0.000 | -0.213 | -1.594 |
| 76 11 22 | 422.85 | 0.000 | 0.000 | 475 | -600.000 | -0.615 | -0.616 | 0.000 | -0.616 | -2.210 |
| 76 11 29 | 432.11 | 0.000 | 0.000 | 449 | -650.000 | -0.402 | -0.403 | 0.000 | -0.403 | -2.613 |
| 76 12 6 | 446.45 | 0.000 | 0.000 | 426 | -575.000 | -0.450 | -0.450 | 0.000 | -0.450 | -3.063 |
| 76 12 13 | 460.79 | 0.000 | 0.000 | 402 | -600.000 | 0.244 | 0.243 | 0.000 | 0.243 | -2.820 |
| 76 12 20 | 475.13 | 0.000 | 0.000 | 391 | -275.000 | -0.222 | -0.223 | 0.000 | -0.223 | -3.042 |
| 76 12 27 | 489.47 | 0.000 | 0.000 | 382 | -225.000 | -0.048 | -0.049 | 0.000 | -0.049 | -3.091 |

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 489.89 | 0.068 | 0.005 | 360 | -550.000 | -0.091 | -0.018 | 0.000 | -0.018 | -3.109 |
| 77 1 10 | 490.30 | 0.068 | 0.005 | 341 | -475.000 | 0.753 | 0.826 | 0.000 | 0.826 | -2.283 |
| 77 1 17 | 490.72 | 0.068 | 0.005 | 327 | -475.000 | 0.204 | 0.276 | 0.000 | 0.276 | -2.007 |
| 77 1 24 | 491.14 | 0.068 | 0.005 | 289 | -825.000 | 0.009 | 0.081 | 0.000 | 0.081 | -1.925 |
| 77 1 31 | 492.31 | 0.057 | 0.004 | 262 | -675.000 | -0.050 | 0.010 | 0.000 | 0.010 | -1.915 |
| 77 2 7 | 497.01 | 0.057 | 0.004 | 242 | -500.000 | 0.054 | 0.115 | 0.000 | 0.115 | -1.800 |
| 77 2 14 | 501.71 | 0.058 | 0.004 | 224 | -450.000 | 0.029 | 0.090 | 0.000 | 0.090 | -1.710 |
| 77 2 21 | 506.41 | 0.058 | 0.004 | 240 | 0.000 | 0.015 | 0.078 | 0.000 | 0.078 | -1.632 |
| 77 2 28 | 502.89 | 0.181 | 0.013 | 256 | 0.000 | 0.050 | 0.244 | 0.000 | 0.244 | -1.388 |
| 77 3 7 | 499.84 | 0.182 | 0.013 | 273 | 0.000 | -0.009 | 0.186 | 0.000 | 0.186 | -1.202 |
| 77 3 14 | 496.78 | 0.182 | 0.013 | 290 | 0.000 | -0.057 | 0.138 | 0.000 | 0.138 | -1.063 |
| 77 3 21 | 493.72 | 0.182 | 0.013 | 297 | 0.000 | -0.068 | 0.127 | 0.000 | 0.127 | -0.936 |
| 77 3 28 | 490.66 | 0.182 | 0.013 | 305 | 0.000 | -0.080 | 0.115 | 0.000 | 0.115 | -0.821 |
| 77 4 4 | 503.33 | 0.080 | 0.006 | 323 | 0.000 | -0.256 | -0.170 | 0.000 | -0.170 | -0.991 |
| 77 4 11 | 515.99 | 0.080 | 0.006 | 343 | 0.000 | -0.271 | -0.186 | 0.000 | -0.186 | -1.177 |
| 77 4 18 | 528.66 | 0.080 | 0.006 | 363 | 0.000 | -0.251 | -0.165 | 0.000 | -0.165 | -1.341 |
| 77 4 25 | 541.33 | 0.080 | 0.006 | 383 | 0.000 | 0.501 | 0.587 | 0.000 | 0.587 | -0.754 |
| 77 5 2 | 539.28 | 0.193 | 0.014 | 394 | 0.000 | 0.039 | 0.246 | 0.000 | 0.246 | -0.508 |
| 77 5 9 | 537.24 | 0.193 | 0.014 | 403 | 0.000 | 0.119 | 0.326 | 0.000 | 0.326 | -0.182 |
| 77 5 16 | 535.20 | 0.192 | 0.014 | 413 | 0.000 | -0.352 | -0.146 | 0.000 | -0.146 | -0.328 |
| 77 5 23 | 533.15 | 0.193 | 0.014 | 416 | 0.000 | 0.000 | 0.207 | 0.000 | 0.207 | -0.120 |
| 77 5 30 | 531.11 | 0.192 | 0.014 | 418 | 0.000 | -0.288 | -0.082 | 0.000 | -0.082 | -0.202 |
| 77 6 6 | 523.90 | 0.262 | 0.019 | 419 | 0.000 | -0.069 | 0.212 | 0.000 | 0.212 | 0.010 |
| 77 6 13 | 516.70 | 0.262 | 0.019 | 420 | 0.000 | -0.263 | 0.018 | 0.000 | 0.018 | 0.027 |
| 77 6 20 | 509.49 | 0.262 | 0.019 | 431 | 0.000 | 0.114 | 0.395 | 0.000 | 0.395 | 0.423 |
| 77 6 27 | 502.29 | 0.261 | 0.019 | 443 | 0.000 | -0.412 | -0.132 | 0.000 | -0.132 | 0.291 |
| 77 7 4 | 509.16 | 0.063 | 0.005 | 458 | 0.000 | -0.136 | -0.069 | 0.000 | -0.069 | 0.222 |
| 77 7 11 | 516.03 | 0.063 | 0.005 | 473 | 0.000 | 0.313 | 0.381 | 0.000 | 0.381 | 0.602 |
| 77 7 18 | 522.90 | 0.062 | 0.005 | 481 | 0.000 | -0.111 | -0.045 | 0.000 | -0.045 | 0.558 |
| 77 7 25 | 529.76 | 0.062 | 0.005 | 489 | 0.000 | -0.227 | -0.160 | 0.000 | -0.160 | 0.397 |
| 77 8 1 | 536.12 | 0.085 | 0.006 | 501 | 0.000 | 0.369 | 0.460 | 0.000 | 0.460 | 0.857 |
| 77 8 8 | 542.47 | 0.085 | 0.006 | 511 | 0.000 | 0.086 | 0.177 | 0.000 | 0.177 | 1.034 |
| 77 8 15 | 548.82 | 0.086 | 0.006 | 521 | 0.000 | 0.245 | 0.338 | 0.000 | 0.338 | 1.372 |
| 77 8 22 | 555.17 | 0.081 | 0.006 | 535 | 0.000 | -0.252 | -0.165 | 0.000 | -0.165 | 1.207 |
| 77 8 29 | 561.52 | 0.081 | 0.006 | 547 | 0.000 | -0.349 | -0.263 | 0.000 | -0.263 | 0.944 |
| 77 9 5 | 564.05 | 0.157 | 0.011 | 565 | 0.000 | -0.057 | 0.112 | 0.000 | 0.112 | 1.056 |
| 77 9 12 | 566.58 | 0.156 | 0.011 | 579 | 0.000 | 0.525 | 0.692 | 0.000 | 0.692 | 1.748 |
| 77 9 19 | 569.12 | 0.155 | 0.011 | 592 | 0.000 | -0.199 | -0.032 | 0.000 | -0.032 | 1.716 |
| 77 9 26 | 571.65 | 0.156 | 0.011 | 606 | 0.000 | 0.264 | 0.432 | 0.000 | 0.432 | 2.147 |
| 77 10 3 | 569.41 | 0.174 | 0.013 | 617 | 0.000 | 0.083 | 0.270 | 0.000 | 0.270 | 2.417 |
| 77 10 10 | 567.17 | 0.174 | 0.013 | 626 | 0.000 | 0.298 | 0.485 | 0.000 | 0.485 | 2.902 |
| 77 10 17 | 564.93 | 0.173 | 0.013 | 634 | 0.000 | 0.241 | 0.427 | 0.000 | 0.427 | 3.328 |
| 77 10 24 | 562.69 | 0.173 | 0.013 | 646 | 0.000 | -0.336 | -0.150 | 0.000 | -0.150 | 3.178 |
| 77 10 31 | 563.06 | 0.134 | 0.010 | 658 | 0.000 | 0.273 | 0.417 | 0.000 | 0.417 | 3.595 |
| 77 11 7 | 569.76 | 0.135 | 0.010 | 683 | 0.000 | -0.213 | -0.068 | 0.000 | -0.068 | 3.527 |
| 77 11 14 | 576.47 | 0.134 | 0.010 | 706 | 0.000 | -0.245 | -0.101 | 0.000 | -0.101 | 3.426 |
| 77 11 21 | 583.17 | 0.134 | 0.010 | 718 | 0.000 | 0.100 | 0.243 | 0.000 | 0.243 | 3.669 |
| 77 11 28 | 589.88 | 0.133 | 0.010 | 731 | 0.000 | -0.279 | -0.137 | 0.000 | -0.137 | 3.532 |
| 77 12 5 | 591.86 | 0.202 | 0.015 | 747 | 0.000 | 0.336 | 0.553 | 0.000 | 0.553 | 4.085 |
| 77 12 12 | 593.83 | 0.201 | 0.015 | 760 | 0.000 | 0.260 | 0.476 | 0.000 | 0.476 | 4.561 |
| 77 12 19 | 595.81 | 0.200 | 0.015 | 775 | 0.000 | 0.344 | 0.558 | 0.000 | 0.558 | 5.119 |
| 77 12 26 | 597.79 | 0.199 | 0.014 | 789 | 0.000 | 0.270 | 0.483 | 0.000 | 0.483 | 5.603 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 596.96 | 0.069 | 0.005 | 789 | 0.000 | -0.162 | -0.088 | 0.000 | -0.088 | 5.515 |
| 78 1 9 | 596.13 | 0.069 | 0.005 | 784 | -125.000 | 1.238 | 1.312 | 0.000 | 1.312 | 6.826 |
| 78 1 16 | 595.30 | 0.069 | 0.005 | 777 | -150.000 | 0.053 | 0.127 | 0.000 | 0.127 | 6.954 |
| 78 1 23 | 594.47 | 0.068 | 0.005 | 776 | -50.000 | -0.037 | 0.046 | 0.000 | 0.046 | 7.000 |
| 78 1 30 | 593.64 | 0.067 | 0.005 | 775 | -25.000 | 0.000 | 0.072 | 0.000 | 0.072 | 7.071 |
| 78 2 6 | 590.61 | 0.114 | 0.008 | 768 | -175.000 | 0.320 | 0.442 | 0.000 | 0.442 | 7.513 |
| 78 2 13 | 587.59 | 0.112 | 0.008 | 755 | -325.000 | -0.026 | 0.094 | 0.010 | 0.084 | 7.597 |
| 78 2 20 | 584.56 | 0.113 | 0.008 | 775 | 0.000 | 0.081 | 0.202 | 0.011 | 0.191 | 7.788 |
| 78 2 27 | 581.53 | 0.113 | 0.008 | 802 | 0.000 | -0.783 | -0.663 | 0.012 | -0.674 | 7.114 |
| 78 3 6 | 582.52 | 0.120 | 0.009 | 828 | 0.000 | -0.116 | 0.013 | 0.014 | -0.001 | 7.113 |
| 78 3 13 | 583.50 | 0.120 | 0.009 | 851 | 0.000 | -0.538 | -0.409 | 0.016 | -0.425 | 6.689 |
| 78 3 20 | 584.49 | 0.121 | 0.009 | 867 | 0.000 | -0.122 | 0.008 | 0.021 | -0.013 | 6.676 |
| 78 3 27 | 585.47 | 0.120 | 0.009 | 875 | 0.000 | 1.083 | 1.212 | 0.026 | 1.186 | 7.862 |
| 78 4 3 | 581.38 | 0.241 | 0.019 | 875 | 0.000 | 0.280 | 0.540 | 0.062 | 0.478 | 8.340 |
| 78 4 10 | 577.28 | 0.241 | 0.019 | 875 | -75.000 | -0.031 | 0.339 | 0.075 | 0.157 | 8.497 |
| 78 4 17 | 573.18 | 0.241 | 0.019 | 865 | -175.000 | -0.555 | -0.296 | 0.073 | -0.368 | 8.129 |
| 78 4 24 | 569.08 | 0.242 | 0.019 | 859 | -150.000 | 0.674 | 0.935 | 0.073 | 0.862 | 8.991 |
| 78 5 1 | 566.66 | 0.145 | 0.012 | 856 | -75.000 | -0.030 | 0.126 | 0.045 | 0.081 | 9.072 |
| 78 5 8 | 564.25 | 0.145 | 0.012 | 853 | -75.000 | 0.420 | 0.576 | 0.046 | 0.530 | 9.603 |
| 78 5 15 | 561.83 | 0.145 | 0.012 | 848 | -125.000 | 0.029 | 0.186 | 0.043 | 0.143 | 9.746 |
| 78 5 22 | 559.42 | 0.144 | 0.011 | 843 | -125.000 | 0.557 | 0.712 | 0.045 | 0.667 | 10.412 |
| 78 5 29 | 557.00 | 0.145 | 0.011 | 840 | -75.000 | 0.323 | 0.479 | 0.047 | 0.432 | 10.845 |
| 78 6 5 | 559.53 | 0.139 | 0.011 | 843 | 0.000 | -0.354 | -0.204 | 0.048 | -0.252 | 10.593 |
| 78 6 12 | 562.05 | 0.137 | 0.011 | 845 | 0.000 | 0.148 | 0.296 | 0.050 | 0.246 | 10.839 |
| 78 6 19 | 564.58 | 0.137 | 0.011 | 850 | 0.000 | 0.149 | 0.297 | 0.051 | 0.246 | 11.084 |
| 78 6 16 | 567.11 | 0.138 | 0.011 | 856 | 0.000 | 0.000 | 0.149 | 0.051 | 0.098 | 11.182 |
| 78 7 3 | 570.74 | 0.148 | 0.012 | 862 | 0.000 | 0.726 | 0.886 | 0.055 | 0.831 | 12.013 |
| 78 7 10 | 574.37 | 0.148 | 0.012 | 868 | 0.000 | 0.122 | 0.282 | 0.054 | 0.228 | 12.241 |
| 78 7 17 | 578.00 | 0.149 | 0.012 | 871 | 0.000 | -0.887 | -0.726 | 0.054 | -0.780 | 11.461 |
| 78 7 24 | 581.64 | 0.147 | 0.012 | 876 | 0.000 | 0.339 | 0.497 | 0.054 | 0.443 | 11.904 |
| 78 7 31 | 584.28 | 0.161 | 0.013 | 880 | 0.000 | -1.058 | -0.884 | 0.058 | -0.942 | 10.962 |
| 78 8 7 | 586.60 | 0.161 | 0.013 | 882 | 0.000 | -1.443 | -1.269 | 0.057 | -1.326 | 9.636 |
| 78 8 14 | 588.92 | 0.161 | 0.013 | 884 | 0.000 | 0.755 | 0.928 | 0.057 | 0.871 | 10.507 |
| 78 8 21 | 591.24 | 0.162 | 0.013 | 889 | 0.000 | -0.158 | 0.017 | 0.063 | -0.046 | 10.461 |
| 78 8 28 | 593.56 | 0.161 | 0.013 | 897 | 0.000 | -0.418 | -0.244 | 0.071 | -0.315 | 10.146 |
| 78 9 7 | 590.21 | 0.174 | 0.014 | 893 | -100.000 | -0.129 | 0.059 | 0.085 | -0.026 | 10.120 |
| 78 9 13 | 586.85 | 0.175 | 0.014 | 889 | -100.000 | -0.161 | 0.028 | 0.094 | -0.066 | 10.054 |
| 78 9 20 | 583.50 | 0.174 | 0.015 | 884 | -125.000 | 1.390 | 1.578 | 0.102 | 1.476 | 11.530 |
| 78 9 25 | 580.15 | 0.175 | 0.015 | 881 | -75.000 | 0.324 | 0.514 | 0.120 | 0.394 | 11.924 |
| 78 10 2 | 577.86 | 0.127 | 0.011 | 878 | -75.000 | 0.098 | 0.236 | 0.100 | 0.136 | 12.059 |
| 78 10 10 | 575.58 | 0.127 | 0.011 | 875 | -75.000 | -0.356 | -0.218 | 0.111 | -0.329 | 11.730 |
| 78 10 16 | 573.30 | 0.128 | 0.012 | 871 | -100.000 | 0.386 | 0.526 | 0.123 | 0.403 | 12.133 |
| 78 10 20 | 571.01 | 0.128 | 0.012 | 868 | -75.000 | 0.773 | 0.913 | 0.134 | 0.779 | 12.912 |
| 78 10 30 | 568.73 | 0.127 | 0.012 | 864 | -100.000 | 0.948 | 1.087 | 0.143 | 0.944 | 13.856 |
| 78 11 6 | 557.14 | 0.212 | 0.020 | 846 | -450.000 | -0.679 | -0.447 | 0.253 | -0.700 | 13.156 |
| 78 11 14 | 545.56 | 0.213 | 0.021 | 828 | -450.000 | -0.243 | -0.010 | 0.269 | -0.279 | 12.877 |
| 78 11 20 | 533.97 | 0.212 | 0.020 | 810 | -450.000 | -0.446 | -0.214 | 0.272 | -0.486 | 12.391 |
| 78 11 27 | 522.39 | 0.212 | 0.020 | 792 | -450.000 | 0.846 | 1.078 | 0.274 | 0.804 | 13.195 |
| 78 12 4 | 512.37 | 0.216 | 0.021 | 776 | -400.000 | 0.085 | 0.322 | 0.282 | 0.040 | 13.235 |
| 78 12 11 | 502.36 | 0.215 | 0.021 | 760 | -400.000 | 0.280 | 0.515 | 0.286 | 0.229 | 13.464 |
| 78 12 18 | 492.35 | 0.215 | 0.021 | 745 | -375.000 | 1.296 | 1.531 | 0.291 | 1.240 | 14.704 |
| 78 12 27 | 482.34 | 0.216 | 0.021 | 729 | -400.000 | -0.027 | 0.209 | 0.294 | -0.085 | 14.620 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | 481.85 | 0.055 | 0.005 | 729 | 0.000 | 0.355 | 0.415 | 0.076 | 0.339 | 14.959 |
| 79 1 8 | 481.37 | 0.055 | 0.005 | 729 | 0.000 | 0.000 | 0.060 | 0.077 | -0.017 | 14.942 |
| 79 1 15 | 480.88 | 0.055 | 0.005 | 729 | 0.000 | -0.135 | -0.075 | 0.078 | -0.153 | 14.789 |
| 79 1 22 | 480.40 | 0.055 | 0.005 | 729 | 0.000 | -0.335 | -0.264 | 0.077 | -0.341 | 14.448 |
| 79 1 29 | 479.91 | 0.055 | 0.005 | 729 | 0.000 | -0.544 | -0.484 | 0.077 | -0.561 | 13.887 |
| 79 2 5 | 479.07 | 0.072 | 0.007 | 728 | -25.000 | -0.109 | -0.030 | 0.100 | -0.130 | 13.757 |
| 79 2 12 | 478.22 | 0.073 | 0.007 | 727 | -25.000 | 1.113 | 1.193 | 0.099 | 1.094 | 14.851 |
| 79 2 19 | 477.38 | 0.073 | 0.007 | 726 | -25.000 | -0.461 | -0.381 | 0.093 | -0.474 | 14.377 |
| 79 2 26 | 476.54 | 0.073 | 0.007 | 725 | -25.000 | 0.353 | 0.432 | 0.085 | 0.347 | 14.725 |
| 79 3 5 | 472.74 | 0.133 | 0.012 | 717 | -200.000 | -0.531 | -0.386 | 0.142 | -0.528 | 14.197 |
| 79 3 12 | 468.93 | 0.134 | 0.012 | 710 | -175.000 | 0.209 | 0.355 | 0.129 | 0.226 | 14.424 |
| 79 3 19 | 465.13 | 0.134 | 0.012 | 703 | -175.000 | 0.051 | 0.198 | 0.121 | 0.077 | 14.500 |
| 79 3 26 | 461.33 | 0.135 | 0.013 | 698 | -125.000 | 0.000 | 0.147 | 0.115 | 0.032 | 14.533 |
| 79 4 2 | 455.91 | 0.189 | 0.017 | 688 | -250.000 | 0.124 | 0.331 | 0.150 | 0.181 | 14.713 |
| 79 4 9 | 450.49 | 0.191 | 0.018 | 678 | -250.000 | 0.073 | 0.282 | 0.141 | 0.141 | 14.854 |
| 79 4 17 | 445.07 | 0.190 | 0.018 | 669 | -225.000 | 0.096 | 0.303 | 0.140 | 0.163 | 15.017 |
| 79 4 23 | 439.66 | 0.191 | 0.018 | 658 | -275.000 | 0.728 | 0.936 | 0.138 | 0.798 | 15.815 |
| 79 4 30 | 439.72 | 0.116 | 0.011 | 658 | 0.000 | 0.611 | 0.737 | 0.083 | 0.654 | 16.469 |
| 79 5 7 | 440.96 | 0.115 | 0.011 | 658 | 0.000 | 0.308 | 0.433 | 0.082 | 0.351 | 16.821 |
| 79 5 14 | 442.21 | 0.115 | 0.011 | 659 | 0.000 | -0.287 | -0.162 | 0.083 | -0.245 | 16.576 |
| 79 5 22 | 443.45 | 0.115 | 0.011 | 662 | 0.000 | -0.503 | -0.378 | 0.089 | -0.467 | 16.109 |
| 79 5 28 | 444.69 | 0.115 | 0.011 | 666 | 0.000 | -0.627 | -0.502 | 0.094 | -0.596 | 15.514 |
| 79 6 4 | 441.61 | 0.177 | 0.017 | 662 | -100.000 | 0.365 | 0.558 | 0.154 | 0.404 | 15.918 |
| 79 6 11 | 438.52 | 0.177 | 0.017 | 658 | -100.000 | -0.314 | -0.120 | 0.162 | -0.282 | 15.636 |
| 79 6 18 | 435.43 | 0.177 | 0.017 | 655 | -75.000 | -0.432 | -0.238 | 0.170 | -0.408 | 15.228 |
| 79 6 25 | 432.35 | 0.178 | 0.017 | 653 | -50.000 | -0.048 | 0.148 | 0.179 | -0.031 | 15.196 |
| 79 7 3 | 423.32 | 0.202 | 0.020 | 640 | -325.000 | -0.629 | -0.408 | 0.215 | -0.623 | 14.574 |
| 79 7 9 | 414.30 | 0.202 | 0.020 | 627 | -325.000 | 0.204 | 0.426 | 0.225 | 0.201 | 14.774 |
| 79 7 16 | 405.28 | 0.203 | 0.021 | 614 | -325.000 | 0.557 | 0.780 | 0.243 | 0.537 | 15.311 |
| 79 7 24 | 396.25 | 0.203 | 0.021 | 601 | -325.000 | 0.438 | 0.661 | 0.258 | 0.403 | 15.715 |
| 79 7 31 | 387.23 | 0.202 | 0.021 | 587 | -350.000 | -0.322 | -0.099 | 0.273 | -0.372 | 15.342 |
| 79 8 7 | 379.75 | 0.198 | 0.021 | 575 | -300.000 | -0.232 | -0.013 | 0.278 | -0.291 | 15.051 |
| 79 8 14 | 372.27 | 0.197 | 0.021 | 563 | -300.000 | 0.268 | 0.486 | 0.293 | 0.193 | 15.243 |
| 79 8 21 | 364.79 | 0.198 | 0.021 | 551 | -300.000 | 0.381 | 0.600 | 0.312 | 0.288 | 15.532 |
| 79 8 27 | 357.31 | 0.199 | 0.022 | 537 | -350.000 | 0.373 | 0.593 | 0.329 | 0.264 | 15.796 |
| 79 9 4 | 356.67 | 0.135 | 0.015 | 535 | -50.000 | 0.762 | 0.912 | 0.235 | 0.677 | 16.473 |
| 79 9 11 | 356.04 | 0.137 | 0.016 | 533 | -50.000 | 0.077 | 0.230 | 0.247 | -0.017 | 16.456 |
| 79 9 18 | 355.40 | 0.137 | 0.016 | 531 | -50.000 | 1.045 | 1.198 | 0.269 | 0.929 | 17.385 |
| 79 9 25 | 354.77 | 0.138 | 0.017 | 529 | -50.000 | 0.058 | 0.213 | 0.285 | -0.072 | 17.313 |
| 79 10 2 | 354.30 | 0.104 | 0.013 | 527 | -50.000 | 0.822 | 0.939 | 0.227 | 0.712 | 18.025 |
| 79 10 9 | 353.83 | 0.105 | 0.014 | 525 | -50.000 | 1.287 | 1.406 | 0.240 | 1.166 | 19.191 |
| 79 10 16 | 353.36 | 0.107 | 0.014 | 523 | -50.000 | 1.305 | 1.427 | 0.253 | 1.174 | 20.365 |
| 79 10 23 | 352.89 | 0.107 | 0.014 | 522 | -25.000 | 2.070 | 2.191 | 0.238 | 1.953 | 22.318 |
| 79 10 30 | 352.42 | 0.109 | 0.014 | 517 | -125.000 | -1.223 | -1.099 | 0.224 | -1.323 | 20.995 |
| 79 11 6 | 354.39 | 0.065 | 0.009 | 519 | 0.000 | -0.019 | 0.054 | 0.125 | -0.071 | 20.924 |
| 79 11 13 | 356.36 | 0.066 | 0.009 | 521 | 0.000 | -0.521 | -0.446 | 0.117 | -0.563 | 20.361 |
| 79 11 20 | 358.34 | 0.065 | 0.008 | 522 | 0.000 | 0.019 | 0.093 | 0.114 | -0.021 | 20.339 |
| 79 11 27 | 360.31 | 0.065 | 0.008 | 524 | 0.000 | -1.937 | -1.864 | 0.113 | -1.977 | 18.363 |
| 79 12 4 | 365.40 | 0.095 | 0.012 | 527 | 0.000 | 0.345 | 0.452 | 0.151 | 0.301 | 18.663 |
| 79 12 11 | 370.49 | 0.095 | 0.012 | 530 | 0.000 | 1.311 | 1.418 | 0.145 | 1.273 | 19.936 |
| 79 12 18 | 375.58 | 0.095 | 0.012 | 529 | -25.000 | -0.388 | -0.282 | 0.131 | -0.413 | 19.523 |
| 79 12 27 | 380.68 | 0.095 | 0.012 | 533 | 0.000 | -0.118 | -0.011 | 0.125 | -0.136 | 19.387 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 378.64 | 0.055 | 0.007 | 529 | -100.000 | 0.501 | 0.563 | 0.073 | 0.490 | 19.877 |
| 80 1 8 | 376.61 | 0.055 | 0.007 | 524 | -125.000 | -0.249 | -0.188 | 0.071 | -0.259 | 19.618 |
| 80 1 15 | 374.58 | 0.056 | 0.007 | 520 | -100.000 | 0.474 | 0.536 | 0.071 | 0.465 | 20.084 |
| 80 1 22 | 372.55 | 0.056 | 0.007 | 517 | -75.000 | 0.974 | 1.036 | 0.071 | 0.965 | 21.049 |
| 80 1 29 | 370.51 | 0.055 | 0.007 | 513 | -100.000 | 1.418 | 1.479 | 0.072 | 1.407 | 22.456 |
| 80 2 5 | 369.26 | 0.069 | 0.008 | 517 | 0.000 | 1.201 | 1.279 | 0.098 | 1.181 | 23.637 |
| 80 2 12 | 368.01 | 0.070 | 0.009 | 514 | -75.000 | 0.689 | 0.767 | 0.099 | 0.668 | 24.305 |
| 80 2 19 | 366.76 | 0.069 | 0.009 | 518 | 0.000 | 1.483 | 1.561 | 0.108 | 1.453 | 25.758 |
| 80 2 26 | 365.51 | 0.069 | 0.009 | 511 | -175.000 | 0.294 | 0.371 | 0.109 | 0.262 | 26.020 |
| 80 3 4 | 363.22 | 0.092 | 0.012 | 516 | 0.000 | -0.688 | -0.584 | 0.161 | -0.745 | 25.275 |
| 80 3 11 | 360.94 | 0.092 | 0.012 | 514 | -50.000 | -0.505 | -0.402 | 0.168 | -0.570 | 24.706 |
| 80 3 18 | 358.66 | 0.091 | 0.012 | 520 | 0.000 | 0.537 | 0.640 | 0.187 | 0.453 | 25.158 |
| 80 3 25 | 356.38 | 0.091 | 0.012 | 525 | 0.000 | 1.508 | 1.611 | 0.210 | 1.401 | 26.560 |
| 80 4 1 | 350.73 | 0.125 | 0.018 | 521 | -100.000 | -1.735 | -1.592 | 0.317 | -1.909 | 24.651 |
| 80 4 8 | 345.07 | 0.125 | 0.018 | 515 | -150.000 | -0.496 | -0.353 | 0.342 | -0.695 | 23.956 |
| 80 4 15 | 339.42 | 0.125 | 0.018 | 507 | -200.000 | -1.449 | -1.306 | 0.361 | -1.667 | 22.289 |
| 80 4 21 | 333.77 | 0.124 | 0.018 | 499 | -200.000 | -0.737 | -0.595 | 0.365 | -0.960 | 21.329 |
| 80 4 28 | 328.12 | 0.125 | 0.018 | 479 | -500.000 | -1.315 | -1.173 | 0.332 | -1.505 | 19.824 |
| 80 5 5 | 331.32 | 0.142 | 0.020 | 470 | -225.000 | -2.395 | -2.233 | 0.340 | -2.573 | 17.251 |
| 80 5 12 | 334.52 | 0.142 | 0.018 | 430 | -1000.000 | 0.507 | 0.666 | 0.261 | 0.405 | 17.656 |
| 80 5 16 | 337.72 | 0.142 | 0.017 | 392 | -950.000 | 0.460 | 0.619 | 0.209 | 0.410 | 18.065 |
| 80 5 26 | 340.92 | 0.144 | 0.016 | 336 | -1400.000 | -1.060 | -0.901 | 0.156 | -1.057 | 17.009 |
| 80 6 2 | 340.81 | 0.146 | 0.016 | 285 | -1275.000 | 1.207 | 1.368 | 0.115 | 1.253 | 18.262 |
| 80 6 9 | 340.70 | 0.146 | 0.016 | 278 | -175.000 | -1.090 | -0.928 | 0.111 | -1.039 | 17.223 |
| 80 6 16 | 340.58 | 0.147 | 0.016 | 264 | -350.000 | -0.398 | -0.235 | 0.098 | -0.333 | 16.890 |
| 80 6 23 | 340.47 | 0.148 | 0.016 | 261 | -75.000 | 0.441 | 0.605 | 0.092 | 0.513 | 17.402 |
| 80 6 30 | 344.45 | 0.088 | 0.010 | 255 | -150.000 | 0.780 | 0.877 | 0.046 | 0.831 | 18.234 |
| 80 7 7 | 345.67 | 0.088 | 0.010 | 253 | -50.000 | 0.533 | 0.630 | 0.042 | 0.588 | 18.822 |
| 80 7 14 | 346.90 | 0.088 | 0.010 | 243 | -250.000 | 0.288 | 0.386 | 0.033 | 0.353 | 19.175 |
| 80 7 21 | 348.13 | 0.089 | 0.010 | 238 | -125.000 | -0.506 | -0.408 | 0.028 | -0.436 | 18.739 |
| 80 7 28 | 349.36 | 0.088 | 0.010 | 231 | -175.000 | 0.571 | 0.669 | 0.022 | 0.647 | 19.386 |
| 80 8 5 | 352.05 | 0.108 | 0.012 | 217 | -350.000 | 0.078 | 0.198 | 0.017 | 0.181 | 19.566 |
| 80 8 11 | 354.74 | 0.109 | 0.012 | 218 | 0.000 | 0.427 | 0.547 | 0.013 | 0.534 | 20.101 |
| 80 8 18 | 357.44 | 0.110 | 0.012 | 216 | -50.000 | 0.016 | 0.138 | 0.000 | 0.138 | 20.238 |
| 80 8 25 | 360.13 | 0.113 | 0.013 | 228 | 0.000 | 0.182 | 0.307 | 0.000 | 0.307 | 20.545 |
| 80 9 2 | 357.51 | 0.149 | 0.017 | 252 | 0.000 | -0.191 | -0.025 | 0.000 | -0.025 | 20.520 |
| 80 9 8 | 354.89 | 0.151 | 0.017 | 254 | 0.000 | 0.102 | 0.270 | 0.000 | 0.270 | 20.790 |
| 80 9 15 | 352.26 | 0.154 | 0.018 | 267 | 0.000 | 0.126 | 0.298 | 0.000 | 0.298 | 21.087 |
| 80 9 22 | 349.64 | 0.156 | 0.018 | 274 | 0.000 | 0.579 | 0.753 | 0.000 | 0.753 | 21.840 |
| 80 9 29 | 349.31 | 0.119 | 0.014 | 292 | 0.000 | 0.374 | 0.507 | 0.000 | 0.507 | 22.348 |
| 80 10 6 | 361.37 | 0.121 | 0.014 | 330 | 0.000 | -1.143 | -1.008 | 0.000 | -1.008 | 21.340 |
| 80 10 14 | 373.43 | 0.123 | 0.015 | 354 | 0.000 | -0.541 | -0.403 | 0.000 | -0.403 | 20.937 |
| 80 10 20 | 385.49 | 0.122 | 0.014 | 367 | 0.000 | 0.830 | 0.966 | 0.000 | 0.966 | 21.903 |
| 80 10 27 | 397.56 | 0.125 | 0.015 | 386 | 0.000 | 1.102 | 1.242 | 0.000 | 1.242 | 23.145 |
| 80 11 3 | 419.73 | 0.116 | 0.014 | 420 | 0.000 | 0.139 | 0.269 | 0.000 | 0.269 | 23.414 |
| 80 11 10 | 441.89 | 0.114 | 0.014 | 455 | 0.000 | 0.404 | 0.532 | 0.000 | 0.532 | 23.946 |
| 80 11 17 | 464.06 | 0.115 | 0.014 | 488 | 0.000 | -0.127 | 0.002 | 0.000 | 0.002 | 23.948 |
| 80 11 24 | 486.23 | 0.114 | 0.014 | 516 | 0.000 | -0.768 | -0.640 | 0.000 | -0.640 | 23.307 |
| 80 12 1 | 518.37 | 0.201 | 0.025 | 589 | 0.000 | 1.142 | 1.367 | 0.000 | 1.367 | 24.675 |
| 80 12 8 | 550.50 | 0.201 | 0.026 | 706 | 0.000 | -0.738 | -0.511 | 0.040 | -0.551 | 24.123 |
| 80 12 15 | 582.63 | 0.199 | 0.026 | 759 | 0.000 | 0.857 | 1.083 | 0.091 | 0.992 | 25.115 |
| 80 12 22 | 614.77 | 0.197 | 0.027 | 811 | 0.000 | -3.995 | -3.771 | 0.131 | -3.902 | 21.213 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 656.63 | 0.028 | 0.004 | 863 | 0.000 | 0.032 | 0.064 | 0.019 | 0.045 | 21.257 |
| 81 1 5 | 664.02 | 0.028 | 0.004 | 872 | 0.000 | -0.421 | -0.389 | 0.020 | -0.409 | 20.848 |
| 81 1 12 | 671.41 | 0.029 | 0.004 | 876 | 0.000 | 1.953 | 1.986 | 0.019 | 1.967 | 22.816 |
| 81 1 19 | 678.80 | 0.038 | 0.004 | 880 | 0.000 | 0.556 | 0.588 | 0.018 | 0.570 | 23.386 |
| 81 1 26 | 686.19 | 0.029 | 0.004 | 890 | 0.000 | 0.364 | 0.397 | 0.017 | 0.380 | 23.766 |
| 81 2 2 | 692.09 | 0.059 | 0.008 | 897 | 0.000 | 0.904 | 0.971 | 0.030 | 0.941 | 24.706 |
| 81 2 9 | 697.98 | 0.060 | 0.008 | 905 | 0.000 | 1.659 | 1.727 | 0.031 | 1.696 | 26.402 |
| 81 2 16 | 703.87 | 0.059 | 0.008 | 914 | 0.000 | 2.093 | 2.160 | 0.027 | 2.133 | 28.535 |
| 81 2 23 | 709.77 | 0.061 | 0.008 | 923 | 0.000 | -1.208 | -1.139 | 0.029 | -1.168 | 27.367 |
| 81 3 2 | 714.46 | 0.069 | 0.009 | 927 | 0.000 | 1.464 | 1.543 | 0.023 | 1.520 | 28.887 |
| 81 3 9 | 719.15 | 0.070 | 0.009 | 943 | 0.000 | -2.012 | -1.932 | 0.025 | -1.957 | 26.929 |
| 81 3 16 | 723.84 | 0.071 | 0.010 | 967 | 0.000 | -0.899 | -0.819 | 0.020 | -0.839 | 26.090 |
| 81 3 23 | 728.53 | 0.072 | 0.010 | 978 | 0.000 | 1.916 | 1.998 | 0.007 | 1.991 | 28.081 |
| 81 3 30 | 734.30 | 0.053 | 0.007 | 991 | 0.000 | 0.184 | 0.244 | 0.000 | 0.244 | 28.325 |
| 81 4 6 | 744.07 | 0.054 | 0.008 | 1016 | 0.000 | 3.055 | 3.117 | 0.000 | 3.117 | 31.442 |
| 81 4 13 | 753.85 | 0.054 | 0.008 | 1055 | 0.000 | -0.275 | -0.213 | 0.000 | -0.213 | 31.229 |
| 81 4 20 | 763.62 | 0.054 | 0.008 | 1082 | 0.000 | -0.445 | -0.383 | 0.000 | -0.383 | 30.846 |
| 81 4 27 | 773.40 | 0.056 | 0.008 | 1089 | 0.000 | 1.624 | 1.689 | 0.012 | 1.677 | 32.522 |
| 81 5 4 | 772.20 | 0.250 | 0.038 | 1095 | 0.000 | 3.534 | 3.821 | 0.136 | 3.685 | 36.208 |
| 81 5 11 | 771.00 | 0.240 | 0.038 | 1107 | 0.000 | -0.623 | -0.346 | 0.308 | -0.654 | 35.554 |
| 81 5 19 | 769.79 | 0.234 | 0.038 | 1112 | 0.000 | -2.422 | -2.150 | 0.429 | -2.579 | 32.975 |
| 81 5 25 | 768.59 | 0.233 | 0.038 | 1108 | -100.000 | 0.457 | 0.728 | 0.489 | 0.239 | 33.214 |
| 81 6 1 | 773.65 | 0.172 | 0.028 | 1112 | 0.000 | -1.425 | -1.225 | 0.401 | -1.626 | 31.588 |
| 81 6 8 | 778.70 | 0.173 | 0.028 | 1120 | 0.000 | -0.295 | -0.094 | 0.417 | -0.511 | 31.077 |
| 81 6 15 | 783.75 | 0.171 | 0.028 | 1126 | 0.000 | -1.565 | -1.366 | 0.431 | -1.797 | 29.281 |
| 81 6 22 | 788.81 | 0.172 | 0.028 | 1130 | 0.000 | 1.867 | 2.068 | 0.425 | 1.643 | 30.923 |
| 81 6 29 | 793.86 | 0.171 | 0.028 | 1137 | 0.000 | 2.345 | 2.544 | 0.432 | 2.112 | 33.035 |
| 81 7 6 | 801.44 | 0.123 | 0.020 | 1147 | 0.000 | -0.215 | -0.072 | 0.312 | -0.384 | 32.651 |
| 81 7 13 | 809.02 | 0.123 | 0.020 | 1157 | 0.000 | 0.870 | 1.013 | 0.316 | 0.697 | 33.348 |
| 81 7 20 | 816.60 | 0.122 | 0.020 | 1168 | 0.000 | 3.213 | 3.355 | 0.322 | 3.033 | 36.381 |
| 81 7 27 | 824.18 | 0.122 | 0.021 | 1171 | 0.000 | -0.985 | -0.842 | 0.362 | -1.204 | 35.177 |
| 81 8 4 | 824.62 | 0.168 | 0.031 | 1185 | 0.000 | 1.841 | 2.039 | 0.580 | 1.459 | 36.637 |
| 81 8 10 | 825.06 | 0.169 | 0.032 | 1191 | 0.000 | -1.523 | -1.321 | 0.632 | -1.953 | 34.683 |
| 81 8 17 | 825.50 | 0.169 | 0.033 | 1191 | 0.000 | 1.047 | 1.248 | 0.643 | 0.605 | 35.288 |
| 81 8 24 | 825.94 | 0.169 | 0.033 | 1193 | 0.000 | 5.137 | 5.339 | 0.652 | 4.687 | 39.975 |
| 81 8 31 | 829.49 | 0.118 | 0.023 | 1199 | 0.000 | -0.180 | -0.039 | 0.428 | -0.467 | 39.508 |
| 81 9 8 | 836.93 | 0.117 | 0.023 | 1207 | 0.000 | 1.495 | 1.634 | 0.427 | 1.207 | 40.716 |
| 81 9 14 | 844.38 | 0.118 | 0.023 | 1215 | 0.000 | -2.236 | -2.096 | 0.415 | -2.511 | 38.205 |
| 81 9 21 | 851.82 | 0.119 | 0.023 | 1223 | 0.000 | -3.611 | -3.469 | 0.413 | -3.882 | 34.323 |
| 81 9 28 | 859.27 | 0.120 | 0.023 | 1231 | 0.000 | 5.976 | 6.119 | 0.398 | 5.721 | 40.044 |
| 81 10 5 | 854.57 | 0.349 | 0.067 | 1221 | -250.000 | -2.425 | -2.009 | 1.124 | -3.133 | 36.912 |
| 81 10 13 | 849.86 | 0.349 | 0.065 | 1195 | -650.000 | -3.236 | -1.823 | 1.023 | -2.846 | 34.066 |
| 81 10 19 | 845.16 | 0.349 | 0.064 | 1169 | -650.000 | -0.659 | -0.247 | 0.966 | -1.213 | 32.853 |
| 81 10 26 | 840.46 | 0.347 | 0.062 | 1137 | -800.000 | 4.336 | 4.744 | 0.913 | 3.831 | 36.684 |
| 81 11 2 | 821.47 | 0.524 | 0.094 | 1106 | -775.000 | -4.434 | -3.817 | 1.373 | -5.190 | 31.494 |
| 81 11 9 | 802.48 | 0.526 | 0.093 | 1059 | -1175.000 | -3.983 | -3.366 | 1.299 | -4.665 | 26.830 |
| 81 11 16 | 783.49 | 0.526 | 0.087 | 952 | -2675.000 | -2.577 | -1.967 | 1.029 | -2.996 | 23.834 |
| 81 11 23 | 764.50 | 0.526 | 0.083 | 856 | -2400.000 | 1.677 | 2.284 | 0.859 | 1.425 | 25.258 |
| 81 11 30 | 730.51 | 0.805 | 0.124 | 751 | -3625.000 | -1.408 | -0.482 | 1.129 | -1.611 | 23.648 |
| 81 12 7 | 718.64 | 0.831 | 0.128 | 715 | -900.000 | 1.878 | 2.836 | 0.871 | 1.965 | 25.613 |
| 81 12 12 | 706.77 | 0.841 | 0.130 | 677 | -950.000 | 1.585 | 2.555 | 0.763 | 1.792 | 27.405 |
| 81 12 21 | 694.90 | 0.851 | 0.132 | 641 | -900.000 | -0.451 | 0.530 | 0.659 | -0.129 | 27.276 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 1YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 81 12 28 | 683.03 | 0.846 | 0.131 | 600 | -1025.000 | 0.554 | 1.530 | 0.659 | 0.871 | 28.147 |
| 82 1 4 | 676.17 | 0.176 | 0.027 | 590 | -250.000 | 0.416 | 0.619 | 0.140 | 0.479 | 28.626 |
| 82 1 11 | 669.31 | 0.175 | 0.027 | 583 | -175.000 | 1.387 | 1.589 | 0.149 | 1.440 | 30.066 |
| 82 1 18 | 662.46 | 0.175 | 0.027 | 567 | -400.000 | -0.593 | -0.391 | 0.153 | -0.544 | 29.521 |
| 82 1 25 | 655.60 | 0.173 | 0.027 | 573 | 0.000 | -0.343 | -0.143 | 0.169 | -0.312 | 29.209 |
| 82 2 1 | 651.47 | 0.178 | 0.028 | 562 | -275.000 | 0.464 | 0.670 | 0.174 | 0.496 | 29.705 |
| 82 2 8 | 647.35 | 0.178 | 0.028 | 566 | 0.000 | 0.962 | 1.168 | 0.183 | 0.985 | 30.690 |
| 82 2 15 | 643.22 | 0.179 | 0.028 | 563 | -75.000 | -0.724 | -0.516 | 0.186 | -0.702 | 29.988 |
| 82 2 22 | 639.09 | 0.179 | 0.029 | 596 | 0.000 | -2.356 | -2.148 | 0.216 | -2.364 | 27.624 |
| 82 3 1 | 641.91 | 0.165 | 0.027 | 593 | -75.000 | -0.228 | -0.036 | 0.206 | -0.242 | 27.383 |
| 82 3 8 | 644.72 | 0.165 | 0.027 | 592 | -25.000 | -0.090 | 0.102 | 0.194 | -0.092 | 27.291 |
| 82 3 15 | 647.54 | 0.167 | 0.027 | 594 | 0.000 | 0.430 | 0.624 | 0.182 | 0.442 | 27.733 |
| 82 3 22 | 650.35 | 0.166 | 0.027 | 584 | -250.000 | -0.869 | -0.676 | 0.174 | -0.850 | 26.883 |
| 82 3 29 | 653.16 | 0.167 | 0.027 | 588 | 0.000 | 1.540 | 1.734 | 0.178 | 1.556 | 28.439 |
| 82 4 5 | 668.03 | 0.246 | 0.040 | 596 | 0.000 | -0.091 | 0.195 | 0.249 | -0.054 | 28.385 |
| 82 4 13 | 682.90 | 0.248 | 0.041 | 609 | 0.000 | -1.165 | -0.876 | 0.220 | -1.096 | 27.289 |
| 82 4 19 | 697.76 | 0.251 | 0.041 | 616 | 0.000 | -0.774 | -0.482 | 0.203 | -0.685 | 26.604 |
| 82 4 26 | 712.63 | 0.261 | 0.043 | 621 | 0.000 | 0.000 | 0.304 | 0.174 | 0.130 | 26.734 |
| 82 5 3 | 721.87 | 0.244 | 0.040 | 624 | 0.000 | 1.218 | 1.502 | 0.136 | 1.366 | 28.100 |
| 82 5 10 | 731.11 | 0.249 | 0.041 | 619 | -125.000 | -1.422 | -1.132 | 0.073 | -1.205 | 26.895 |
| 82 5 17 | 740.35 | 0.255 | 0.042 | 618 | -25.000 | 0.526 | 0.823 | 0.014 | 0.809 | 27.704 |
| 82 5 25 | 749.59 | 0.253 | 0.041 | 616 | -50.000 | -0.405 | -0.111 | 0.014 | -0.125 | 27.580 |

END OF DATA
READY

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 3.06 | 0.000 | 0.000 | 7 | 0.000 | -0.001 | -0.001 | 0.000 | -0.001 | -0.001 |
| 76 1 12 | 6.13 | 0.000 | 0.000 | 7 | 0.000 | -0.004 | -0.004 | 0.000 | -0.004 | -0.006 |
| 76 1 19 | 9.19 | 0.000 | 0.000 | 7 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | 0.001 |
| 76 1 26 | 12.25 | 0.000 | 0.000 | 7 | 0.000 | -0.003 | -0.003 | 0.000 | -0.003 | -0.003 |
| 76 2 2 | 16.94 | 0.000 | 0.000 | 10 | 0.000 | -0.002 | -0.002 | 0.000 | -0.002 | -0.004 |
| 76 2 9 | 21.63 | 0.000 | 0.000 | 10 | 0.000 | 0.010 | 0.010 | 0.000 | 0.010 | 0.006 |
| 76 2 16 | 26.32 | 0.000 | 0.000 | 10 | 0.000 | -0.003 | -0.003 | 0.000 | -0.003 | 0.003 |
| 76 2 23 | 31.02 | 0.000 | 0.000 | 10 | 0.000 | -0.007 | -0.007 | 0.000 | -0.007 | -0.004 |
| 76 3 1 | 43.06 | 0.000 | 0.000 | 28 | 0.000 | 0.027 | 0.027 | 0.000 | 0.027 | 0.022 |
| 76 3 8 | 55.11 | 0.000 | 0.000 | 28 | 0.000 | -0.01 | -0.015 | 0.000 | -0.015 | 0.008 |
| 76 3 15 | 67.16 | 0.000 | 0.000 | 28 | 0.000 | -0.001 | -0.001 | 0.000 | -0.001 | 0.007 |
| 76 3 22 | 79.21 | 0.000 | 0.000 | 28 | 0.000 | -0.020 | -0.020 | 0.000 | -0.020 | -0.013 |
| 76 3 29 | 91.26 | 0.000 | 0.000 | 28 | 0.000 | -0.007 | -0.007 | 0.000 | -0.007 | -0.020 |
| 76 4 5 | 104.54 | 0.000 | 0.000 | 31 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.028 |
| 76 4 12 | 117.83 | 0.000 | 0.000 | 31 | 0.000 | -0.014 | -0.014 | 0.000 | -0.014 | -0.042 |
| 76 4 19 | 131.11 | 0.000 | 0.000 | 31 | 0.000 | 0.008 | 0.008 | 0.000 | 0.008 | -0.034 |
| 76 4 26 | 144.40 | 0.000 | 0.000 | 31 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | -0.027 |
| 76 5 3 | 162.78 | 0.000 | 0.000 | 43 | 0.000 | 0.014 | 0.014 | 0.000 | 0.014 | -0.013 |
| 76 5 10 | 181.15 | 0.000 | 0.000 | 43 | 0.000 | 0.028 | 0.028 | 0.000 | 0.028 | 0.015 |
| 76 5 17 | 199.53 | 0.000 | 0.000 | 43 | 0.000 | 0.011 | 0.011 | 0.000 | 0.011 | 0.025 |
| 76 5 24 | 217.90 | 0.000 | 0.000 | 43 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.025 |
| 76 5 31 | 236.28 | 0.000 | 0.000 | 43 | 0.000 | 0.005 | 0.005 | 0.000 | 0.005 | 0.030 |
| 76 6 7 | 246.18 | 0.000 | 0.000 | 23 | -500.000 | -0.018 | -0.018 | 0.000 | -0.018 | 0.012 |
| 76 6 14 | 256.07 | 0.000 | 0.000 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 |
| 76 6 21 | 265.97 | 0.000 | 0.000 | 23 | 0.000 | -0.001 | -0.001 | 0.000 | -0.001 | 0.012 |
| 76 6 28 | 275.86 | 0.000 | 0.000 | 23 | 0.000 | 0.010 | 0.010 | 0.000 | 0.010 | 0.022 |
| 76 7 5 | 287.58 | 0.000 | 0.000 | 28 | 0.000 | -0.016 | -0.016 | 0.000 | -0.016 | 0.006 |
| 76 7 12 | 299.30 | 0.000 | 0.000 | 28 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.016 |
| 76 7 19 | 311.02 | 0.000 | 0.000 | 28 | 0.000 | 0.020 | 0.020 | 0.000 | 0.020 | 0.004 |
| 76 7 26 | 322.73 | 0.000 | 0.000 | 28 | 0.000 | -0.005 | -0.005 | 0.000 | -0.005 | -0.002 |
| 76 8 2 | 346.77 | 0.000 | 0.000 | 59 | 0.000 | -0.038 | -0.038 | 0.000 | -0.038 | -0.039 |
| 76 8 9 | 370.80 | 0.000 | 0.000 | 59 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.061 |
| 76 8 16 | 394.84 | 0.000 | 0.000 | 59 | 0.000 | -0.027 | -0.027 | 0.000 | -0.027 | -0.089 |
| 76 8 23 | 418.87 | 0.000 | 0.000 | 59 | 0.000 | 0.009 | 0.009 | 0.000 | 0.009 | -0.079 |
| 76 8 30 | 442.91 | 0.000 | 0.000 | 59 | 0.000 | 0.002 | 0.002 | 0.000 | 0.002 | -0.078 |
| 76 9 6 | 459.91 | 0.000 | 0.000 | 42 | -425.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.100 |
| 76 9 13 | 476.92 | 0.000 | 0.000 | 42 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.108 |
| 76 9 20 | 493.92 | 0.000 | 0.000 | 42 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.129 |
| 76 9 27 | 510.93 | 0.000 | 0.000 | 42 | 0.000 | 0.020 | 0.020 | 0.000 | 0.020 | -0.109 |
| 76 10 4 | 521.72 | 0.000 | 0.000 | 27 | -375.000 | -0.017 | -0.018 | 0.000 | -0.018 | -0.127 |
| 76 10 11 | 532.51 | 0.000 | 0.000 | 27 | 0.000 | -0.013 | -0.013 | 0.000 | -0.013 | -0.140 |
| 76 10 18 | 543.31 | 0.000 | 0.000 | 27 | 0.000 | -0.002 | -0.002 | 0.000 | -0.002 | -0.142 |
| 76 10 25 | 554.10 | 0.000 | 0.000 | 27 | 0.000 | 0.026 | 0.026 | 0.000 | 0.026 | -0.116 |
| 76 11 1 | 561.68 | 0.000 | 0.000 | 19 | -200.000 | -0.018 | -0.019 | 0.000 | -0.019 | -0.135 |
| 76 11 8 | 569.26 | 0.000 | 0.000 | 19 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | -0.128 |
| 76 11 15 | 576.84 | 0.000 | 0.000 | 19 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.136 |
| 76 11 22 | 584.42 | 0.000 | 0.000 | 19 | 0.000 | -0.025 | -0.025 | 0.000 | -0.025 | -0.160 |
| 76 11 29 | 592.00 | 0.000 | 0.000 | 19 | 0.000 | -0.017 | -0.017 | 0.000 | -0.017 | -0.177 |
| 76 12 6 | 602.25 | 0.000 | 0.000 | 26 | 0.000 | -0.027 | -0.027 | 0.000 | -0.027 | -0.205 |
| 76 12 13 | 612.49 | 0.000 | 0.000 | 26 | 0.000 | 0.016 | 0.016 | 0.000 | 0.016 | -0.189 |
| 76 12 20 | 622.73 | 0.000 | 0.000 | 26 | 0.000 | -0.015 | -0.015 | 0.000 | -0.015 | -0.204 |
| 76 12 27 | 632.97 | 0.000 | 0.000 | 26 | 0.000 | -0.003 | -0.003 | 0.000 | -0.003 | -0.207 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 637.07 | 0.000 | 0.000 | 18 | -200.000 | -0.005 | -0.005 | 0.000 | -0.005 | -0.212 |
| 77 1 10 | 641.17 | 0.000 | 0.000 | 33 | 0.000 | 0.073 | 0.073 | 0.000 | 0.073 | -0.139 |
| 77 1 17 | 645.27 | 0.000 | 0.000 | 53 | 0.000 | 0.034 | 0.034 | 0.000 | 0.034 | -0.105 |
| 77 1 24 | 648.37 | 0.000 | 0.000 | 75 | 0.000 | 0.002 | 0.002 | 0.000 | 0.002 | -0.103 |
| 77 1 31 | 653.47 | 0.000 | 0.000 | 116 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.125 |
| 77 2 7 | 661.23 | 0.000 | 0.000 | 186 | 0.000 | 0.042 | 0.042 | 0.000 | 0.042 | -0.084 |
| 77 2 14 | 668.99 | 0.000 | 0.000 | 242 | 0.000 | 0.031 | 0.031 | 0.000 | 0.031 | -0.053 |
| 77 2 21 | 676.75 | 0.000 | 0.000 | 308 | 0.000 | 0.020 | 0.020 | 0.000 | 0.020 | -0.033 |
| 77 2 28 | 684.51 | 0.000 | 0.000 | 374 | 0.000 | 0.073 | 0.073 | 0.000 | 0.073 | 0.040 |
| 77 3 7 | 703.77 | 0.000 | 0.000 | 502 | 0.000 | -0.016 | -0.016 | 0.000 | -0.016 | 0.024 |
| 77 3 14 | 723.04 | 0.000 | 0.000 | 595 | 0.000 | -0.117 | -0.117 | 0.000 | -0.117 | -0.093 |
| 77 3 21 | 742.30 | 0.000 | 0.000 | 665 | 0.000 | -0.153 | -0.153 | 0.000 | -0.153 | -0.246 |
| 77 3 28 | 761.57 | 0.000 | 0.000 | 712 | 0.000 | -0.187 | -0.187 | 0.000 | -0.187 | -0.433 |
| 77 4 4 | 772.80 | 0.000 | 0.000 | 745 | 0.000 | -0.591 | -0.591 | 0.000 | -0.591 | -1.024 |
| 77 4 11 | 784.04 | 0.000 | 0.000 | 800 | 0.000 | -0.633 | -0.633 | 0.000 | -0.633 | -1.657 |
| 77 4 18 | 795.28 | 0.000 | 0.000 | 888 | 0.000 | -0.613 | -0.613 | 0.000 | -0.613 | -2.270 |
| 77 4 25 | 806.51 | 0.000 | 0.000 | 1010 | 0.000 | 1.322 | 1.322 | 0.000 | 1.322 | -0.948 |
| 77 5 2 | 817.33 | 0.000 | 0.000 | 1142 | 0.000 | 0.112 | 0.112 | 0.000 | 0.112 | -0.836 |
| 77 5 9 | 828.15 | 0.000 | 0.000 | 1228 | 0.000 | 0.362 | 0.362 | 0.000 | 0.362 | -0.474 |
| 77 5 16 | 838.97 | 0.000 | 0.000 | 1314 | 0.000 | -1.120 | -1.120 | 0.000 | -1.120 | -1.593 |
| 77 5 23 | 849.79 | 0.000 | 0.000 | 1357 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -1.593 |
| 77 5 30 | 860.61 | 0.000 | 0.000 | 1398 | 0.000 | -0.963 | -0.963 | 0.000 | -0.963 | -2.556 |
| 77 6 6 | 886.58 | 0.000 | 0.000 | 1462 | 0.000 | -0.241 | -0.241 | 0.000 | -0.241 | -2.796 |
| 77 6 13 | 912.55 | 0.000 | 0.000 | 1482 | 0.000 | -0.929 | -0.929 | 0.000 | -0.929 | -3.726 |
| 77 6 20 | 938.52 | 0.000 | 0.000 | 1522 | 0.000 | 0.403 | 0.403 | 0.000 | 0.403 | -3.323 |
| 77 6 27 | 964.49 | 0.000 | 0.000 | 1570 | 0.000 | -1.460 | -1.460 | 0.000 | -1.460 | -4.782 |
| 77 7 4 | 986.75 | 0.000 | 0.000 | 1605 | 0.000 | -0.478 | -0.478 | 0.000 | -0.478 | -5.261 |
| 77 7 11 | 1009.01 | 0.000 | 0.000 | 1619 | 0.000 | 1.072 | 1.072 | 0.000 | 1.072 | -4.189 |
| 77 7 18 | 1031.27 | 0.000 | 0.000 | 1628 | 0.000 | -0.377 | -0.377 | 0.000 | -0.377 | -4.566 |
| 77 7 25 | 1053.53 | 0.000 | 0.000 | 1654 | 0.000 | -0.768 | -0.768 | 0.000 | -0.768 | -5.334 |
| 77 8 1 | 1068.95 | 0.000 | 0.000 | 1679 | 0.000 | 1.236 | 1.236 | 0.000 | 1.236 | -4.098 |
| 77 8 8 | 1084.38 | 0.000 | 0.000 | 1770 | 0.000 | 0.297 | 0.297 | 0.000 | 0.297 | -3.801 |
| 77 8 15 | 1099.80 | 0.000 | 0.000 | 1861 | 0.000 | 0.876 | 0.876 | 0.000 | 0.876 | -2.925 |
| 77 8 22 | 1115.23 | 0.000 | 0.000 | 1908 | 0.000 | -0.898 | -0.898 | 0.000 | -0.898 | -3.823 |
| 77 8 29 | 1130.65 | 0.000 | 0.000 | 1955 | 0.000 | -1.249 | -1.249 | 0.000 | -1.249 | -5.072 |
| 77 9 5 | 1147.10 | 0.000 | 0.000 | 2017 | 0.000 | -0.203 | -0.203 | 0.000 | -0.203 | -5.275 |
| 77 9 12 | 1163.54 | 0.000 | 0.000 | 2062 | 0.000 | 1.870 | 1.870 | 0.000 | 1.870 | -3.405 |
| 77 9 19 | 1179.99 | 0.000 | 0.000 | 2173 | 0.000 | -0.729 | -0.729 | 0.000 | -0.729 | -4.135 |
| 77 9 26 | 1196.44 | 0.000 | 0.000 | 2323 | 0.000 | 1.013 | 1.013 | 0.000 | 1.013 | -3.122 |
| 77 10 3 | 1214.10 | 0.000 | 0.000 | 2485 | 0.000 | 0.335 | 0.335 | 0.000 | 0.335 | -2.787 |
| 77 10 10 | 1231.77 | 0.000 | 0.000 | 2620 | 0.000 | 1.246 | 1.246 | 0.000 | 1.246 | -1.541 |
| 77 10 17 | 1249.43 | 0.000 | 0.000 | 2737 | 0.000 | 1.041 | 1.041 | 0.000 | 1.041 | -0.500 |
| 77 10 24 | 1267.09 | 0.000 | 0.000 | 2812 | 0.000 | -1.463 | -1.463 | 0.000 | -1.463 | -1.963 |
| 77 10 31 | 1284.76 | 0.000 | 0.000 | 2895 | 0.000 | 1.203 | 1.203 | 0.000 | 1.203 | -0.760 |
| 77 11 7 | 1299.27 | 0.000 | 0.000 | 2968 | 0.000 | -0.925 | -0.925 | 0.000 | -0.925 | -1.686 |
| 77 11 14 | 1313.79 | 0.000 | 0.000 | 3051 | 0.000 | -1.061 | -1.061 | 0.000 | -1.061 | -2.746 |
| 77 11 21 | 1328.31 | 0.000 | 0.000 | 3114 | 0.000 | 0.432 | 0.432 | 0.000 | 0.432 | -2.315 |
| 77 11 28 | 1342.82 | 0.000 | 0.000 | 3184 | 0.000 | -1.214 | -1.214 | 0.000 | -1.214 | -3.528 |
| 77 12 5 | 1356.17 | 0.000 | 0.000 | 3255 | 0.000 | 1.464 | 1.464 | 0.000 | 1.464 | -2.064 |
| 77 12 12 | 1369.52 | 0.000 | 0.000 | 3304 | 0.000 | 1.131 | 1.131 | 0.000 | 1.131 | -0.933 |
| 77 12 19 | 1382.87 | 0.000 | 0.000 | 3357 | 0.000 | 1.489 | 1.489 | 0.000 | 1.489 | 0.555 |
| 77 12 26 | 1396.22 | 0.000 | 0.000 | 3407 | 0.000 | 1.166 | 1.166 | 0.000 | 1.166 | 1.721 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 1399.76 | 0.000 | 0.000 | 3423 | 0.000 | -0.703 | -0.703 | 0.000 | -0.703 | 1.019 |
| 78 1 9 | 1403.30 | 0.000 | 0.000 | 3417 | -150.000 | 5.396 | 5.396 | 0.000 | 5.396 | 6.414 |
| 78 1 16 | 1406.84 | 0.000 | 0.000 | 3411 | -150.000 | 0.234 | 0.234 | 0.000 | 0.234 | 6.649 |
| 78 1 23 | 1410.38 | 0.000 | 0.000 | 3404 | -175.000 | -0.118 | -0.118 | 0.000 | -0.118 | 6.531 |
| 78 1 30 | 1413.92 | 0.000 | 0.000 | 3397 | -175.000 | 0.000 | -0.000 | 0.000 | -0.000 | 6.531 |
| 78 2 6 | 1422.18 | 0.000 | 0.000 | 3401 | 0.000 | 1.416 | 1.416 | 0.000 | 1.416 | 7.947 |
| 78 2 13 | 1430.45 | 0.000 | 0.000 | 3406 | 0.000 | -0.118 | -0.118 | 0.000 | -0.118 | 7.829 |
| 78 2 20 | 1438.71 | 0.000 | 0.000 | 3449 | 0.000 | 0.361 | 0.361 | 0.000 | 0.361 | 8.190 |
| 78 2 27 | 1446.98 | 0.000 | 0.000 | 3494 | 0.000 | -3.412 | -3.412 | 0.000 | -3.412 | 4.778 |
| 78 3 6 | 1461.94 | 0.000 | 0.000 | 3572 | 0.000 | -0.500 | -0.500 | 0.000 | -0.500 | 4.278 |
| 78 3 13 | 1476.90 | 0.000 | 0.000 | 3635 | 0.000 | -2.298 | -2.298 | 0.000 | -2.298 | 1.980 |
| 78 3 20 | 1491.86 | 0.000 | 0.000 | 3708 | 0.000 | -0.521 | -0.521 | 0.000 | -0.521 | 1.459 |
| 78 3 27 | 1506.83 | 0.000 | 0.000 | 3773 | 0.000 | 4.669 | 4.669 | 0.000 | 4.669 | 6.128 |
| 78 4 3 | 1521.63 | 0.000 | 0.000 | 3837 | 0.000 | 1.228 | 1.228 | 0.000 | 1.228 | 7.355 |
| 78 4 10 | 1536.44 | 0.000 | 0.000 | 3901 | 0.000 | -0.139 | -0.139 | 0.000 | -0.139 | 7.216 |
| 78 4 17 | 1551.25 | 0.000 | 0.000 | 3955 | 0.000 | -2.540 | -2.540 | 0.000 | -2.540 | 4.676 |
| 78 4 24 | 1566.06 | 0.000 | 0.000 | 4020 | 0.000 | 3.153 | 3.153 | 0.000 | 3.153 | 7.829 |
| 78 5 1 | 1575.40 | 0.000 | 0.000 | 4083 | 0.000 | -0.144 | -0.144 | 0.000 | -0.144 | 7.686 |
| 78 5 8 | 1584.73 | 0.000 | 0.000 | 4133 | 0.000 | 2.034 | 2.034 | 0.000 | 2.034 | 9.720 |
| 78 5 15 | 1594.07 | 0.000 | 0.000 | 4120 | -325.000 | 0.143 | 0.143 | 0.000 | 0.143 | 9.863 |
| 78 5 22 | 1603.41 | 0.000 | 0.000 | 4117 | -75.000 | 2.718 | 2.718 | 0.000 | 2.718 | 12.581 |
| 78 5 29 | 1612.75 | 0.000 | 0.000 | 4112 | -125.000 | 1.581 | 1.581 | 0.000 | 1.581 | 14.162 |
| 78 6 5 | 1636.23 | 0.000 | 0.000 | 4167 | 0.000 | -1.749 | -1.749 | 0.000 | -1.749 | 12.413 |
| 78 6 12 | 1659.71 | 0.000 | 0.000 | 4201 | 0.000 | 0.736 | 0.736 | 0.000 | 0.736 | 13.149 |
| 78 6 19 | 1683.19 | 0.000 | 0.000 | 4269 | 0.000 | 0.747 | 0.747 | 0.000 | 0.747 | 13.896 |
| 78 6 16 | 1706.67 | 0.000 | 0.000 | 4338 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 13.896 |
| 78 7 3 | 1720.29 | 0.000 | 0.000 | 4394 | 0.000 | 3.701 | 3.701 | 0.000 | 3.701 | 17.597 |
| 78 7 10 | 1733.92 | 0.000 | 0.000 | 4433 | 0.000 | 0.622 | 0.622 | 0.000 | 0.622 | 18.219 |
| 78 7 17 | 1747.55 | 0.000 | 0.000 | 4449 | 0.000 | -4.529 | -4.529 | 0.000 | -4.529 | 13.690 |
| 78 7 24 | 1761.18 | 0.000 | 0.000 | 4476 | 0.000 | 1.731 | 1.731 | 0.000 | 1.731 | 15.421 |
| 78 7 31 | 1774.80 | 0.000 | 0.000 | 4492 | 0.000 | -5.400 | -5.400 | 0.000 | -5.400 | 10.021 |
| 78 8 7 | 1798.13 | 0.000 | 0.000 | 4548 | 0.000 | -7.442 | -7.442 | 0.000 | -7.442 | 2.579 |
| 78 8 14 | 1821.45 | 0.000 | 0.000 | 4603 | 0.000 | 3.930 | 3.930 | 0.000 | 3.930 | 6.509 |
| 78 8 21 | 1844.78 | 0.000 | 0.000 | 4745 | 0.000 | -0.844 | -0.844 | 0.000 | -0.844 | 5.665 |
| 78 8 28 | 1868.11 | 0.000 | 0.000 | 4863 | 0.000 | -2.267 | -2.267 | 0.000 | -2.267 | 3.397 |
| 78 9 7 | 1879.87 | 0.000 | 0.000 | 4964 | 0.000 | -0.718 | -0.718 | 0.000 | -0.718 | 2.679 |
| 78 9 13 | 1891.64 | 0.000 | 0.000 | 5050 | 0.000 | -0.917 | -0.917 | 0.000 | -0.917 | 1.762 |
| 78 9 20 | 1903.40 | 0.000 | 0.000 | 5137 | 0.000 | 8.075 | 8.075 | 0.000 | 8.075 | 9.838 |
| 78 9 25 | 1915.17 | 0.000 | 0.000 | 5250 | 0.000 | 1.930 | 1.930 | 0.000 | 1.930 | 11.768 |
| 78 10 2 | 1922.52 | 0.000 | 0.000 | 5241 | -225.000 | 0.584 | 0.584 | 0.000 | 0.584 | 12.352 |
| 78 10 10 | 1929.87 | 0.000 | 0.000 | 5222 | -475.000 | -2.126 | -2.126 | 0.000 | -2.126 | 10.226 |
| 78 10 16 | 1937.22 | 0.000 | 0.000 | 5282 | 0.000 | 2.343 | 2.343 | 0.000 | 2.343 | 12.569 |
| 78 10 20 | 1944.58 | 0.000 | 0.000 | 4989 | -7325.000 | 4.444 | 4.437 | 0.000 | 4.437 | 17.005 |
| 78 10 30 | 1951.93 | 0.000 | 0.000 | 5906 | 0.000 | 6.481 | 6.481 | 0.000 | 6.481 | 23.487 |
| 78 11 6 | 1969.46 | 0.000 | 0.000 | 5817 | -2225.000 | -4.667 | -4.669 | 0.000 | -4.669 | 18.817 |
| 78 11 14 | 1986.99 | 0.000 | 0.000 | 6096 | 0.000 | -1.790 | -1.790 | 0.000 | -1.790 | 17.028 |
| 78 11 20 | 2004.52 | 0.000 | 0.000 | 6194 | 0.000 | -3.410 | -3.410 | 0.000 | -3.410 | 13.618 |
| 78 11 27 | 2022.05 | 0.000 | 0.000 | 6220 | 0.000 | 6.647 | 6.647 | 0.000 | 6.647 | 20.265 |
| 78 12 4 | 2033.26 | 0.000 | 0.000 | 6249 | 0.000 | 0.687 | 0.687 | 0.000 | 0.687 | 20.952 |
| 78 12 11 | 2044.46 | 0.000 | 0.000 | 6255 | 0.000 | 2.303 | 2.303 | 0.000 | 2.303 | 23.255 |
| 78 12 18 | 2055.67 | 0.000 | 0.000 | 6286 | 0.000 | 10.937 | 10.937 | 0.000 | 10.937 | 34.191 |
| 78 12 27 | 2066.88 | 0.000 | 0.000 | 6316 | 0.000 | -0.235 | -0.235 | 0.000 | -0.235 | 33.957 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | 2069.53 | 0.132 | 0.036 | 6353 | 0.000 | 3.094 | 3.262 | 0.000 | 3.262 | 37.219 |
| 79 1 8 | 2072.18 | 0.132 | 0.036 | 6331 | -550.000 | 0.000 | 0.168 | 0.000 | 0.168 | 37.387 |
| 79 1 15 | 2074.83 | 0.132 | 0.037 | 6574 | 0.000 | -1.221 | -1.052 | 0.008 | -1.060 | 36.327 |
| 79 1 22 | 2077.49 | 0.132 | 0.037 | 6614 | .0.000 | -2.945 | -2.776 | 0.010 | -2.786 | 33.541 |
| 79 1 29 | 2078.51 | 0.201 | 0.056 | 6562 | -1300.000 | -4.896 | -4.640 | 0.013 | -4.653 | 28.887 |
| 79 2 5 | 2090.15 | 0.201 | 0.056 | 6463 | -2475.000 | -0.967 | -0.713 | 0.006 | -0.719 | 28.168 |
| 79 2 12 | 2101.80 | 0.201 | 0.056 | 6489 | 0.000 | 9.937 | 10.193 | 0.003 | 10.190 | 38.359 |
| 79 2 19 | 2113.44 | 0.201 | 0.056 | 6476 | -325.000 | -4.109 | -3.853 | 0.000 | -3.853 | 34.506 |
| 79 2 26 | 2117.73 | 0.511 | 0.141 | 6415 | -1525.000 | 3.120 | 3.770 | 0.000 | 3.770 | 38.276 |
| 79 3 5 | 2129.68 | 0.511 | 0.140 | 6381 | -850.000 | -4.724 | -4.074 | 0.000 | -4.074 | 34.202 |
| 79 3 12 | 2141.64 | 0.512 | 0.139 | 6257 | -3100.000 | 1.843 | 2.491 | 0.000 | 2.491 | 36.693 |
| 79 3 19 | 2153.59 | 0.512 | 0.139 | 6303 | 0.000 | 0.460 | 1.110 | 0.000 | 1.110 | 37.803 |
| 79 3 26 | 2165.54 | 0.512 | 0.138 | 6320 | 0.000 | 0.000 | 0.650 | 0.000 | 0.650 | 38.453 |
| 79 4 2 | 2162.84 | 0.560 | 0.151 | 6348 | 0.000 | 1.148 | 1.859 | 0.000 | 1.859 | 40.312 |
| 79 4 9 | 2160.13 | 0.560 | 0.151 | 6359 | 0.000 | 0.686 | 1.397 | 0.000 | 1.397 | 41.709 |
| 79 4 17 | 2157.43 | 0.560 | 0.151 | 6369 | 0.000 | 0.910 | 1.621 | 0.000 | 1.621 | 43.330 |
| 79 4 23 | 2154.72 | 0.561 | 0.151 | 6380 | 0.000 | 7.058 | 7.770 | 0.000 | 7.770 | 51.101 |
| 79 4 30 | 2146.93 | 0.768 | 0.207 | 6393 | 0.000 | 5.933 | 6.908 | 0.000 | 6.908 | 58.009 |
| 79 5 7 | 2141.82 | 0.768 | 0.207 | 6369 | -600.000 | 2.978 | 3.953 | 0.000 | 3.953 | 61.962 |
| 79 5 14 | 2136.71 | 0.768 | 0.207 | 6390 | 0.000 | -2.786 | -1.810 | 0.000 | -1.810 | 60.152 |
| 79 5 22 | 2131.60 | 0.768 | 0.207 | 6413 | 0.000 | -4.877 | -3.901 | 0.000 | -3.901 | 56.250 |
| 79 5 28 | 2126.49 | 0.768 | 0.207 | 6435 | 0.000 | -6.063 | -5.087 | 0.000 | -5.087 | 51.163 |
| 79 6 4 | 2127.51 | 0.410 | 0.118 | 7235 | 0.000 | 3.986 | 4.514 | 0.055 | 4.459 | 55.623 |
| 79 6 11 | 2128.53 | 0.410 | 0.119 | 7263 | 0.000 | -3.468 | -2.939 | 0.063 | -3.002 | 52.620 |
| 79 6 18 | 2129.56 | 0.410 | 0.113 | 6779 | -12100.000 | -4.468 | -3.957 | 0.000 | -3.957 | 48.663 |
| 79 6 25 | 2130.58 | 0.410 | 0.113 | 6844 | 0.000 | -0.501 | 0.023 | 0.000 | 0.023 | 48.686 |
| 79 7 3 | 2127.88 | 0.481 | 0.133 | 6906 | 0.000 | -6.792 | -6.178 | 0.000 | -6.178 | 42.508 |
| 79 7 9 | 2125.18 | 0.481 | 0.133 | 6945 | 0.000 | 2.260 | 2.874 | 0.000 | 2.874 | 45.382 |
| 79 7 16 | 2122.48 | 0.481 | 0.133 | 6952 | 0.000 | 6.304 | 6.919 | 0.000 | 6.919 | 52.301 |
| 79 7 24 | 2119.78 | 0.480 | 0.134 | 7094 | 0.000 | 5.166 | 5.781 | 0.022 | 5.759 | 58.060 |
| 79 7 31 | 2104.76 | 0.978 | 0.283 | 7254 | 0.000 | -3.977 | -2.716 | 0.206 | -2.922 | 55.138 |
| 79 8 7 | 2088.68 | 0.978 | 0.284 | 7206 | -1200.000 | -2.906 | -1.645 | 0.225 | -1.870 | 53.268 |
| 79 8 14 | 2072.60 | 0.977 | 0.287 | 7159 | -1175.000 | 3.410 | 4.673 | 0.284 | 4.389 | 57.657 |
| 79 8 21 | 2056.52 | 0.978 | 0.292 | 7101 | -1450.000 | 4.913 | 6.182 | 0.362 | 5.820 | 63.477 |
| 79 8 27 | 2040.44 | 0.977 | 0.295 | 7037 | -1600.000 | 4.883 | 6.154 | 0.411 | 5.743 | 69.220 |
| 79 9 4 | 2031.84 | 0.687 | 0.209 | 6952 | -2125.000 | 9.897 | 10.791 | 0.321 | 10.470 | 79.690 |
| 79 9 11 | 2023.24 | 0.688 | 0.218 | 6918 | -850.000 | 1.004 | 1.909 | 0.452 | 1.457 | 81.147 |
| 79 9 18 | 2014.65 | 0.687 | 0.222 | 6877 | -1025.000 | 13.530 | 14.439 | 0.541 | 13.898 | 95.045 |
| 79 9 25 | 2006.05 | 0.687 | 0.223 | 6844 | -825.000 | 0.750 | 1.659 | 0.558 | 1.101 | 96.146 |
| 79 10 2 | 2006.26 | 0.434 | 0.141 | 6838 | -150.000 | 10.668 | 11.243 | 0.358 | 10.885 | 107.031 |
| 79 10 9 | 2006.48 | 0.433 | 0.141 | 6835 | -75.000 | 16.761 | 17.336 | 0.376 | 16.960 | 123.990 |
| 79 10 16 | 2006.70 | 0.433 | 0.151 | 6793 | -1050.000 | 16.954 | 17.538 | 0.537 | 17.001 | 140.991 |
| 79 10 23 | 2006.91 | 0.432 | 0.151 | 6790 | -75.000 | 26.926 | 27.509 | 0.550 | 26.959 | 167.950 |
| 79 10 30 | 2010.34 | 0.302 | 0.115 | 6720 | -1750.000 | -15.892 | -15.477 | 0.544 | -16.021 | 151.930 |
| 79 11 6 | 2016.18 | 0.301 | 0.115 | 6720 | 0.000 | -0.249 | 0.167 | 0.549 | -0.382 | 151.548 |
| 79 11 13 | 2022.02 | 0.301 | 0.115 | 6739 | 0.000 | -6.735 | -6.318 | 0.550 | -6.868 | 144.679 |
| 79 11 20 | 2027.86 | 0.302 | 0.115 | 6760 | 0.000 | 0.249 | 0.666 | 0.555 | 0.111 | 144.790 |
| 79 11 27 | 2033.70 | 0.300 | 0.114 | 6782 | 0.000 | -25.071 | -24.657 | 0.554 | -25.211 | 119.579 |
| 79 12 4 | 2031.05 | 0.405 | 0.146 | 6807 | 0.000 | 4.452 | 5.003 | 0.646 | 4.357 | 123.936 |
| 79 12 11 | 2028.41 | 0.406 | 0.145 | 6803 | -100.000 | 16.823 | 17.374 | 0.638 | 16.736 | 140.672 |
| 79 12 18 | 2025.76 | 0.405 | 0.141 | 6799 | -100.000 | -4.990 | -4.444 | 0.593 | -5.037 | 135.636 |
| 79 12 27 | 2023.12 | 0.404 | 0.140 | 6792 | -175.000 | -1.497 | -0.954 | 0.593 | -1.547 | 134.089 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 2021.18 | 0.163 | 0.057 | 6809 | 0.000 | 6.449 | 6.669 | 0.246 | 6.423 | 140.512 |
| 80 1 8 | 2019.25 | 0.162 | 0.056 | 6814 | 0.000 | -3.238 | -3.020 | 0.251 | -3.271 | 137.241 |
| 80 1 15 | 2017.31 | 0.162 | 0.056 | 6820 | 0.000 | 6.211 | 6.429 | 0.257 | 6.172 | 143.413 |
| 80 1 22 | 2015.38 | 0.161 | 0.056 | 6825 | 0.000 | 12.854 | 13.071 | 0.269 | 12.802 | 156.215 |
| 80 1 29 | 2013.45 | 0.161 | 0.056 | 6831 | 0.000 | 18.880 | 19.097 | 0.280 | 18.817 | 175.031 |
| 80 2 5 | 2012.17 | 0.303 | 0.105 | 6778 | -1325.000 | 15.750 | 16.157 | 0.561 | 15.596 | 190.627 |
| 80 2 12 | 2010.90 | 0.302 | 0.107 | 6787 | 0.000 | 9.094 | 9.503 | 0.614 | 8.889 | 199.516 |
| 80 2 19 | 2009.63 | 0.300 | 0.107 | 6790 | 0.000 | 19.440 | 19.847 | 0.628 | 19.219 | 218.735 |
| 80 2 26 | 2008.36 | 0.302 | 0.109 | 6793 | 0.000 | 3.907 | 4.318 | 0.644 | 3.674 | 222.409 |
| 80 3 4 | 1999.30 | 0.742 | 0.277 | 6738 | -1375.000 | -8.982 | -7.964 | 1.777 | -9.741 | 212.668 |
| 80 3 11 | 1990.25 | 0.743 | 0.279 | 6700 | -950.000 | -6.586 | -5.565 | 1.799 | -7.364 | 205.304 |
| 80 3 18 | 1981.20 | 0.743 | 0.288 | 6660 | -1000.000 | 6.876 | 7.907 | 1.950 | 5.957 | 211.261 |
| 80 3 25 | 1972.14 | 0.743 | 0.302 | 6607 | -1325.000 | 18.978 | 20.022 | 2.165 | 17.857 | 229.117 |
| 80 4 1 | 1972.87 | 0.433 | 0.182 | 6577 | -750.000 | -21.899 | -21.285 | 1.358 | -22.643 | 206.475 |
| 80 4 8 | 1973.59 | 0.432 | 0.190 | 6548 | -725.000 | -6.301 | -5.681 | 1.489 | -7.170 | 199.305 |
| 80 4 15 | 1974.32 | 0.432 | 0.192 | 6536 | -300.000 | -18.676 | -18.052 | 1.533 | -19.585 | 179.720 |
| 80 4 21 | 1975.04 | 0.432 | 0.194 | 6528 | -200.000 | -9.646 | -9.020 | 1.562 | -10.582 | 169.138 |
| 80 4 28 | 1976.18 | 0.415 | 0.181 | 6550 | 0.000 | -17.983 | -17.387 | 1.402 | -18.789 | 150.348 |
| 80 5 5 | 1977.41 | 0.415 | 0.173 | 6359 | -4775.000 | -32.398 | -31.815 | 1.275 | -33.090 | 117.258 |
| 80 5 12 | 1978.63 | 0.415 | 0.158 | 6260 | -2475.000 | 7.379 | 7.950 | 1.038 | 6.912 | 124.170 |
| 80 5 16 | 1979.85 | 0.414 | 0.149 | 6146 | -2850.000 | 7.219 | 7.779 | 0.897 | 6.882 | 131.052 |
| 80 5 26 | 1981.08 | 0.414 | 0.143 | 6029 | -2925.000 | -19.015 | -18.462 | 0.796 | -19.258 | 111.794 |
| 80 6 2 | 1959.97 | 0.993 | 0.329 | 5798 | -5775.000 | 24.564 | 25.881 | 1.707 | 24.174 | 135.968 |
| 80 6 9 | 1938.06 | 0.992 | 0.330 | 5727 | -1775.000 | -22.451 | -21.131 | 1.737 | -22.868 | 113.100 |
| 80 6 16 | 1917.75 | 0.991 | 0.327 | 5623 | -2600.000 | -8.474 | -7.159 | 1.692 | -8.851 | 104.250 |
| 80 6 23 | 1896.64 | 0.992 | 0.329 | 5557 | -1650.000 | 9.384 | 10.703 | 1.702 | 9.001 | 113.250 |
| 80 6 30 | 1879.23 | 0.846 | 0.280 | 5486 | -1775.000 | 16.775 | 17.899 | 1.442 | 16.457 | 129.707 |
| 80 7 7 | 1869.64 | 0.847 | 0.282 | 5493 | 0.000 | 11.569 | 12.698 | 1.468 | 11.230 | 140.937 |
| 80 7 14 | 1860.04 | 0.847 | 0.282 | 5444 | -1225.000 | 6.460 | 7.588 | 1.464 | 6.124 | 147.061 |
| 80 7 21 | 1850.45 | 0.847 | 0.283 | 5404 | -1000.000 | -11.491 | -10.362 | 1.477 | -11.839 | 135.222 |
| 80 7 28 | 1847.69 | 0.585 | 0.196 | 5389 | -375.000 | 13.325 | 14.105 | 1.027 | 13.078 | 148.300 |
| 80 8 5 | 1847.18 | 0.585 | 0.197 | 5361 | -700.000 | 1.939 | 2.721 | 1.054 | 1.667 | 149.967 |
| 80 8 11 | 1846.68 | 0.584 | 0.199 | 5374 | 0.000 | 10.518 | 11.301 | 1.081 | 10.220 | 160.187 |
| 80 8 18 | 1846.18 | 0.585 | 0.200 | 5371 | -75.000 | 0.391 | 1.176 | 1.093 | 0.083 | 160.269 |
| 80 8 25 | 1845.67 | 0.585 | 0.205 | 5428 | 0.000 | 4.324 | 5.113 | 1.171 | 3.942 | 164.212 |
| 80 9 2 | 1837.96 | 0.621 | 0.221 | 5444 | 0.000 | -4.128 | -3.286 | 1.312 | -4.598 | 159.614 |
| 80 9 8 | 1830.24 | 0.621 | 0.224 | 5448 | 0.000 | 2.180 | 3.026 | 1.360 | 1.666 | 161.280 |
| 80 9 15 | 1822.53 | 0.622 | 0.228 | 5451 | 0.000 | 2.579 | 3.429 | 1.396 | 2.033 | 163.312 |
| 80 9 22 | 1814.81 | 0.622 | 0.229 | 5434 | -425.000 | 11.489 | 12.339 | 1.406 | 10.933 | 174.246 |
| 80 9 29 | 1805.88 | 0.666 | 0.249 | 5425 | -225.000 | 6.956 | 7.870 | 1.545 | 6.325 | 180.571 |
| 80 10 6 | 1811.37 | 0.667 | 0.253 | 5460 | 0.000 | -18.910 | -17.990 | 1.600 | -19.590 | 160.982 |
| 80 10 14 | 1816.86 | 0.668 | 0.256 | 5465 | 0.000 | -8.351 | -7.428 | 1.617 | -9.045 | 151.937 |
| 80 10 20 | 1822.35 | 0.669 | 0.255 | 5442 | -575.000 | 12.306 | 13.229 | 1.594 | 11.635 | 163.572 |
| 80 10 27 | 1827.84 | 0.669 | 0.255 | 5429 | -325.000 | 15.506 | 16.430 | 1.587 | 14.843 | 178.415 |
| 80 11 3 | 1829.62 | 0.550 | 0.210 | 5455 | 0.000 | 1.809 | 2.569 | 1.313 | 1.256 | 179.671 |
| 80 11 10 | 1831.41 | 0.550 | 0.212 | 5464 | 0.000 | 4.850 | 5.612 | 1.344 | 4.268 | 183.939 |
| 80 11 17 | 1833.19 | 0.549 | 0.212 | 5460 | -100.000 | -1.420 | -0.659 | 1.366 | -2.025 | 181.914 |
| 80 11 24 | 1834.97 | 0.549 | 0.212 | 5448 | -300.000 | -8.110 | -7.349 | 1.371 | -8.720 | 173.194 |
| 80 12 1 | 1839.88 | 0.504 | 0.197 | 5494 | 0.000 | 10.650 | 11.350 | 1.293 | 10.057 | 183.252 |
| 80 12 8 | 1844.78 | 0.503 | 0.200 | 5532 | 0.000 | -5.787 | -5.083 | 1.367 | -6.450 | 176.801 |
| 80 12 15 | 1849.69 | 0.504 | 0.204 | 5564 | 0.000 | 6.283 | 6.992 | 1.433 | 5.559 | 182.360 |
| 80 12 22 | 1854.59 | 0.503 | 0.208 | 5592 | 0.000 | -27.546 | -26.835 | 1.498 | -28.333 | 154.027 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 1869.31 | 0.132 | 0.054 | 5630 | 0.000 | 0.209 | 0.395 | 0.397 | -0.002 | 154.025 |
| 81 1 5 | 1872.24 | 0.133 | 0.055 | 5642 | 0.000 | -2.724 | -2.536 | 0.399 | -2.935 | 151.090 |
| 81 1 12 | 1875.17 | 0.133 | 0.054 | 5647 | 0.000 | 13.593 | 13.780 | 0.391 | 13.389 | 163.479 |
| 81 1 19 | 1878.10 | 0.132 | 0.053 | 5638 | -225.000 | 3.564 | 3.750 | 0.380 | 3.370 | 166.849 |
| 81 1 26 | 1881.02 | 0.133 | 0.054 | 5656 | 0.000 | 2.314 | 2.500 | 0.378 | 2.122 | 168.971 |
| 81 2 2 | 1881.09 | 0.310 | 0.125 | 5653 | -75.000 | 5.695 | 6.130 | 0.882 | 5.248 | 174.219 |
| 81 2 9 | 1881.15 | 0.310 | 0.125 | 5655 | 0.000 | 10.367 | 10.802 | 0.886 | 9.916 | 184.135 |
| 81 2 16 | 1881.22 | 0.310 | 0.125 | 5659 | 0.000 | 12.956 | 13.392 | 0.887 | 12.505 | 196.639 |
| 81 2 23 | 1881.28 | 0.310 | 0.125 | 5677 | 0.000 | -7.431 | -6.995 | 0.885 | -7.880 | 188.759 |
| 81 3 2 | 1875.72 | 0.560 | 0.227 | 5650 | -675.000 | 8.926 | 9.712 | 1.595 | 8.117 | 196.876 |
| 81 3 9 | 1870.16 | 0.560 | 0.229 | 5649 | -25.000 | -12.052 | -11.263 | 1.632 | -12.895 | 183.981 |
| 81 3 16 | 1864.59 | 0.562 | 0.233 | 5650 | 0.000 | -5.255 | -4.460 | 1.672 | -6.132 | 177.849 |
| 81 3 23 | 1859.03 | 0.561 | 0.234 | 5630 | -500.000 | 11.029 | 11.823 | 1.678 | 10.145 | 187.993 |
| 81 3 30 | 1853.62 | 0.556 | 0.232 | 5628 | -50.000 | 1.044 | 1.831 | 1.658 | 0.173 | 188.167 |
| 81 4 6 | 1851.97 | 0.557 | 0.234 | 5623 | -125.000 | 16.908 | 17.699 | 1.678 | 16.021 | 204.188 |
| 81 4 13 | 1850.32 | 0.557 | 0.241 | 5658 | 0.000 | -1.475 | -0.677 | 1.789 | -2.466 | 201.721 |
| 81 4 20 | 1848.68 | 0.557 | 0.244 | 5660 | 0.000 | -2.326 | -1.525 | 1.831 | -3.356 | 198.365 |
| 81 4 27 | 1852.50 | 0.351 | 0.156 | 5585 | -1875.000 | 8.331 | 8.836 | 1.183 | 7.653 | 206.017 |
| 81 5 4 | 1856.04 | 0.351 | 0.158 | 5609 | 0.000 | 18.101 | 18.609 | 1.211 | 17.398 | 223.416 |
| 81 5 11 | 1859.57 | 0.351 | 0.166 | 5680 | 0.000 | -3.199 | -2.682 | 1.351 | -4.033 | 219.383 |
| 81 5 19 | 1863.11 | 0.350 | 0.169 | 5705 | 0.000 | -12.424 | -11.905 | 1.412 | -13.317 | 206.067 |
| 81 5 25 | 1866.64 | 0.351 | 0.171 | 5737 | 0.000 | 2.369 | 2.890 | 1.431 | 1.459 | 207.526 |
| 81 6 1 | 1856.08 | 0.880 | 0.427 | 5681 | -1400.000 | -7.279 | -5.974 | 3.593 | -9.567 | 197.959 |
| 81 6 8 | 1845.53 | 0.879 | 0.434 | 5642 | -975.000 | -1.488 | -0.176 | 3.728 | -3.904 | 194.055 |
| 81 6 15 | 1834.97 | 0.879 | 0.437 | 5593 | -1225.000 | -7.773 | -6.458 | 3.770 | -10.228 | 183.828 |
| 81 6 22 | 1824.41 | 0.879 | 0.437 | 5538 | -1375.000 | 9.151 | 10.466 | 3.766 | 6.700 | 190.528 |
| 81 6 29 | 1823.71 | 0.509 | 0.255 | 5552 | 0.000 | 11.449 | 12.212 | 2.206 | 10.006 | 200.534 |
| 81 7 6 | 1819.34 | 0.509 | 0.255 | 5533 | -475.000 | -1.039 | -0.276 | 2.208 | -2.484 | 198.050 |
| 81 7 13 | 1814.97 | 0.510 | 0.255 | 5512 | -525.000 | 4.145 | 4.910 | 2.206 | 2.704 | 200.754 |
| 81 7 20 | 1810.60 | 0.509 | 0.255 | 5495 | -425.000 | 15.114 | 15.878 | 2.220 | 13.658 | 214.411 |
| 81 7 27 | 1806.23 | 0.509 | 0.266 | 5315 | -4500.000 | -4.472 | -3.701 | 2.392 | -6.093 | 208.318 |
| 81 8 4 | 1788.11 | 0.869 | 0.480 | 5287 | -700.000 | 8.212 | 9.560 | 4.500 | 5.060 | 213.378 |
| 81 8 10 | 1769.99 | 0.869 | 0.503 | 5235 | -1300.000 | -6.693 | -5.323 | 4.842 | -10.165 | 203.214 |
| 81 8 17 | 1751.88 | 0.871 | 0.507 | 5170 | -1625.000 | 4.543 | 5.920 | 4.871 | 1.049 | 204.263 |
| 81 8 24 | 1733.76 | 0.871 | 0.513 | 5121 | -1225.000 | 22.052 | 23.435 | 4.938 | 18.497 | 222.759 |
| 81 8 31 | 1727.20 | 0.440 | 0.259 | 5103 | -450.000 | -0.767 | -0.068 | 2.481 | -2.549 | 220.211 |
| 81 9 8 | 1722.15 | 0.440 | 0.259 | 5086 | -425.000 | 6.298 | 6.997 | 2.472 | 4.525 | 224.735 |
| 81 9 14 | 1717.11 | 0.440 | 0.257 | 5069 | -425.000 | -9.330 | -8.633 | 2.434 | -11.067 | 213.668 |
| 81 9 21 | 1712.06 | 0.442 | 0.259 | 5053 | -400.000 | -14.920 | -14.220 | 2.421 | -16.641 | 197.027 |
| 81 9 28 | 1711.42 | 0.275 | 0.160 | 5045 | -200.000 | 24.491 | 24.926 | 1.507 | 23.419 | 220.447 |
| 81 10 5 | 1709.77 | 0.274 | 0.160 | 5045 | 0.000 | -10.019 | -9.585 | 1.510 | -11.095 | 209.352 |
| 81 10 13 | 1708.11 | 0.275 | 0.154 | 5028 | -425.000 | -9.410 | -8.981 | 1.411 | -10.392 | 198.959 |
| 81 10 19 | 1706.46 | 0.274 | 0.150 | 5012 | -400.000 | -2.824 | -2.400 | 1.387 | -3.787 | 195.172 |
| 81 10 26 | 1704.80 | 0.278 | 0.151 | 4939 | -1825.000 | 18.834 | 19.261 | 1.280 | 17.981 | 213.153 |
| 81 11 2 | 1711.11 | 0.669 | 0.363 | 4922 | -425.000 | -19.734 | -18.702 | 3.053 | -21.755 | 191.398 |
| 81 11 9 | 1717.42 | 0.671 | 0.357 | 4882 | -1000.000 | -18.363 | -17.336 | 2.889 | -20.225 | 171.173 |
| 81 11 16 | 1723.73 | 0.672 | 0.336 | 4763 | -2975.000 | -12.894 | -11.889 | 2.533 | -14.422 | 156.751 |
| 81 11 23 | 1730.04 | 0.672 | 0.323 | 4660 | -2575.000 | 9.130 | 10.122 | 2.327 | 7.795 | 164.545 |
| 81 11 30 | 1742.67 | 0.431 | 0.202 | 4344 | -7900.000 | -8.146 | -7.520 | 1.413 | -8.933 | 155.612 |
| 81 12 7 | 1756.53 | 0.430 | 0.202 | 4353 | 0.000 | 11.431 | 12.063 | 1.417 | 10.646 | 166.258 |
| 81 12 12 | 1770.39 | 0.431 | 0.202 | 4362 | 0.000 | 10.214 | 10.847 | 1.417 | 9.430 | 175.688 |
| 81 12 21 | 1784.24 | 0.430 | 0.203 | 4384 | 0.000 | -3.088 | -2.455 | 1.436 | -3.891 | 171.798 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 3YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 81 12 28 | 1803.60 | 0.219 | 0.104 | 4421 | 0.000 | 4.079 | 4.402 | 0.739 | 3.663 | 175.461 |
| 82 1 4 | 1805.79 | 0.219 | 0.105 | 4444 | 0.000 | 3.130 | 3.454 | 0.751 | 2.703 | 178.164 |
| 82 1 11 | 1807.99 | 0.220 | 0.106 | 4465 | 0.000 | 10.625 | 10.950 | 0.744 | 10.206 | 188.370 |
| 82 1 18 | 1810.18 | 0.219 | 0.105 | 4472 | 0.000 | -4.678 | -4.354 | 0.742 | -5.096 | 183.274 |
| 82 1 25 | 1812.38 | 0.220 | 0.108 | 4545 | 0.000 | -2.723 | -2.396 | 0.779 | -3.175 | 180.099 |
| 82 2 1 | 1809.16 | 0.624 | 0.307 | 4532 | -325.000 | 3.744 | 4.675 | 2.289 | 2.386 | 182.485 |
| 82 2 8 | 1805.94 | 0.624 | 0.312 | 4538 | 0.000 | 7.714 | 8.650 | 2.360 | 6.290 | 188.774 |
| 82 2 15 | 1802.72 | 0.624 | 0.315 | 4514 | -600.000 | -5.802 | -4.866 | 2.375 | -7.241 | 181.533 |
| 82 2 22 | 1799.49 | 0.624 | 0.323 | 4569 | 0.000 | -18.063 | -17.116 | 2.552 | -19.668 | 161.865 |
| 82 3 1 | 1793.72 | 0.914 | 0.475 | 4524 | -1125.000 | -1.736 | -0.348 | 3.797 | -4.145 | 157.720 |
| 82 3 8 | 1787.96 | 0.911 | 0.473 | 4470 | -1350.000 | -0.678 | 0.705 | 3.839 | -3.134 | 154.586 |
| 82 3 15 | 1782.19 | 0.912 | 0.470 | 4401 | -1725.000 | 3.183 | 4.563 | 3.787 | 0.776 | 155.362 |
| 82 3 22 | 1776.42 | 0.912 | 0.469 | 4340 | -1525.000 | -6.454 | -5.075 | 3.774 | -8.849 | 146.513 |
| 82 3 29 | 1784.07 | 0.402 | 0.205 | 4359 | 0.000 | 11.415 | 12.022 | 1.639 | 10.383 | 156.896 |
| 82 4 5 | 1793.90 | 0.401 | 0.205 | 4368 | 0.000 | -0.670 | -0.064 | 1.645 | -1.709 | 155.187 |
| 82 4 13 | 1803.74 | 0.401 | 0.205 | 4367 | -25.000 | -8.355 | -7.749 | 1.637 | -9.386 | 145.801 |
| 82 4 19 | 1813.57 | 0.401 | 0.205 | 4372 | 0.000 | -5.494 | -4.888 | 1.637 | -6.525 | 139.276 |
| 82 4 26 | 1823.41 | 0.402 | 0.205 | 4413 | 0.000 | 0.000 | 0.607 | 1.637 | -1.030 | 138.246 |
| 82 5 3 | 1823.20 | 0.505 | 0.258 | 4400 | -325.000 | 8.586 | 9.349 | 2.057 | 7.292 | 145.538 |
| 82 5 10 | 1822.98 | 0.505 | 0.258 | 4381 | -475.000 | -10.065 | -9.303 | 2.053 | -11.356 | 134.181 |
| 82 5 17 | 1822.77 | 0.505 | 0.257 | 4361 | -500.000 | 3.715 | 4.477 | 2.048 | 2.429 | 136.610 |
| 82 5 25 | 1822.56 | 0.505 | 0.257 | 4342 | -475.000 | -2.855 | -2.093 | 2.043 | -4.136 | 132.474 |

END OF DATA
READY

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 22.97 | 0.000 | 0.000 | 36 | 0.000 | -0.007 | -0.007 | 0.000 | -0.007 | -0.007 |
| 76 1 12 | 45.94 | 0.000 | 0.000 | 36 | 0.000 | -0.023 | -0.023 | 0.000 | -0.023 | -0.030 |
| 76 1 19 | 68.91 | 0.000 | 0.000 | 36 | 0.000 | 0.034 | 0.034 | 0.000 | 0.034 | 0.004 |
| 76 1 26 | 91.88 | 0.000 | 0.000 | 36 | 0.000 | -0.018 | -0.018 | 0.000 | -0.018 | -0.014 |
| 76 2 2 | 126.00 | 0.000 | 0.000 | 54 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.022 |
| 76 2 9 | 160.12 | 0.000 | 0.000 | 54 | 0.000 | 0.055 | 0.055 | 0.000 | 0.055 | 0.033 |
| 76 2 16 | 194.24 | 0.000 | 0.000 | 54 | 0.000 | -0.018 | -0.018 | 0.000 | -0.018 | 0.015 |
| 76 2 23 | 228.36 | 0.000 | 0.000 | 54 | 0.000 | -0.038 | -0.038 | 0.000 | -0.038 | -0.024 |
| 76 3 1 | 264.50 | 0.000 | 0.000 | 58 | 0.000 | 0.056 | 0.056 | 0.000 | 0.056 | 0.032 |
| 76 3 8 | 300.64 | 0.000 | 0.000 | 58 | 0.000 | -0.030 | -0.030 | 0.000 | -0.030 | 0.002 |
| 76 3 15 | 336.79 | 0.000 | 0.000 | 57 | -25.000 | -0.002 | -0.002 | 0.000 | -0.002 | -0.000 |
| 76 3 22 | 372.93 | 0.000 | 0.000 | 57 | 0.000 | -0.040 | -0.040 | 0.000 | -0.040 | -0.040 |
| 76 3 29 | 409.07 | 0.000 | 0.000 | 57 | 0.000 | -0.014 | -0.014 | 0.000 | -0.014 | -0.054 |
| 76 4 5 | 479.05 | 0.000 | 0.000 | 112 | 0.000 | -0.028 | -0.028 | 0.000 | -0.028 | -0.082 |
| 76 4 12 | 549.02 | 0.000 | 0.000 | 112 | 0.000 | -0.052 | -0.052 | 0.000 | -0.052 | -0.134 |
| 76 4 19 | 619.00 | 0.000 | 0.000 | 112 | 0.000 | 0.028 | 0.028 | 0.000 | 0.028 | -0.106 |
| 76 4 26 | 688.97 | 0.000 | 0.000 | 112 | 0.000 | 0.024 | 0.024 | 0.000 | 0.024 | -0.082 |
| 76 5 3 | 749.61 | 0.000 | 0.000 | 99 | -325.000 | 0.033 | 0.033 | 0.000 | 0.033 | -0.049 |
| 76 5 10 | 810.25 | 0.000 | 0.000 | 99 | 0.000 | 0.064 | 0.064 | 0.000 | 0.064 | 0.015 |
| 76 5 17 | 870.89 | 0.000 | 0.000 | 99 | 0.000 | 0.024 | 0.024 | 0.000 | 0.024 | 0.039 |
| 76 5 24 | 931.53 | 0.000 | 0.000 | 99 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 |
| 76 5 31 | 992.17 | 0.000 | 0.000 | 99 | 0.000 | 0.012 | 0.012 | 0.000 | 0.012 | 0.051 |
| 76 6 7 | 1074.64 | 0.000 | 0.000 | 136 | 0.000 | -0.104 | -0.104 | 0.000 | -0.104 | -0.053 |
| 76 6 14 | 1157.10 | 0.000 | 0.000 | 136 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.053 |
| 76 6 21 | 1239.56 | 0.000 | 0.000 | 136 | 0.000 | -0.004 | -0.004 | 0.000 | -0.004 | -0.057 |
| 76 6 28 | 1322.02 | 0.000 | 0.000 | 136 | 0.000 | 0.062 | 0.062 | 0.000 | 0.062 | 0.005 |
| 76 7 5 | 1412.57 | 0.000 | 0.000 | 152 | 0.000 | -0.088 | -0.088 | 0.000 | -0.088 | -0.083 |
| 76 7 12 | 1503.11 | 0.000 | 0.000 | 152 | 0.000 | -0.120 | -0.120 | 0.000 | -0.120 | -0.202 |
| 76 7 19 | 1593.66 | 0.000 | 0.000 | 152 | 0.000 | 0.107 | 0.107 | 0.000 | 0.107 | -0.096 |
| 76 7 26 | 1684.21 | 0.000 | 0.000 | 152 | 0.000 | -0.028 | -0.028 | 0.000 | -0.028 | -0.124 |
| 76 8 2 | 1750.54 | 0.000 | 0.000 | 112 | -1000.000 | -0.072 | -0.073 | 0.000 | -0.073 | -0.196 |
| 76 8 9 | 1816.88 | 0.000 | 0.000 | 112 | 0.000 | -0.042 | -0.042 | 0.000 | -0.042 | -0.238 |
| 76 8 16 | 1883.22 | 0.000 | 0.000 | 112 | 0.000 | -0.052 | -0.052 | 0.000 | -0.052 | -0.290 |
| 76 8 23 | 1949.55 | 0.000 | 0.000 | 113 | 0.000 | 0.017 | 0.017 | 0.000 | 0.017 | -0.272 |
| 76 8 30 | 2015.89 | 0.000 | 0.000 | 113 | 0.000 | 0.003 | 0.003 | 0.000 | 0.003 | -0.269 |
| 76 9 6 | 2094.53 | 0.000 | 0.000 | 135 | 0.000 | -0.070 | -0.070 | 0.000 | -0.070 | -0.339 |
| 76 9 13 | 2173.18 | 0.000 | 0.000 | 135 | 0.000 | -0.025 | -0.025 | 0.000 | -0.025 | -0.364 |
| 76 9 20 | 2251.82 | 0.000 | 0.000 | 136 | 0.000 | -0.070 | -0.070 | 0.000 | -0.070 | -0.434 |
| 76 9 27 | 2330.47 | 0.000 | 0.000 | 136 | 0.000 | 0.066 | 0.066 | 0.000 | 0.066 | -0.368 |
| 76 10 4 | 2415.75 | 0.000 | 0.000 | 149 | 0.000 | -0.095 | -0.095 | 0.000 | -0.095 | -0.463 |
| 76 10 11 | 2501.03 | 0.000 | 0.000 | 150 | 0.000 | -0.073 | -0.073 | 0.000 | -0.073 | -0.536 |
| 76 10 18 | 2586.31 | 0.000 | 0.000 | 150 | 0.000 | -0.014 | -0.014 | 0.000 | -0.014 | -0.550 |
| 76 10 25 | 2671.59 | 0.000 | 0.000 | 150 | 0.000 | 0.146 | 0.146 | 0.000 | 0.146 | -0.404 |
| 76 11 1 | 2738.97 | 0.000 | 0.000 | 120 | -750.000 | -0.117 | -0.117 | 0.000 | -0.117 | -0.522 |
| 76 11 8 | 2806.34 | 0.000 | 0.000 | 120 | 0.000 | 0.044 | 0.044 | 0.000 | 0.044 | -0.478 |
| 76 11 15 | 2873.72 | 0.000 | 0.000 | 120 | 0.000 | -0.051 | -0.051 | 0.000 | -0.051 | -0.529 |
| 76 11 22 | 2941.09 | 0.000 | 0.000 | 120 | 0.000 | -0.155 | -0.155 | 0.000 | -0.155 | -0.684 |
| 76 11 29 | 3008.47 | 0.000 | 0.000 | 120 | 0.000 | -0.108 | -0.108 | 0.000 | -0.108 | -0.792 |
| 76 12 6 | 3086.31 | 0.000 | 0.000 | 140 | 0.000 | -0.148 | -0.148 | 0.000 | -0.148 | -0.940 |
| 76 12 13 | 3164.16 | 0.000 | 0.000 | 140 | 0.000 | 0.085 | 0.085 | 0.000 | 0.085 | -0.855 |
| 76 12 20 | 3242.00 | 0.000 | 0.000 | 141 | 0.000 | -0.080 | -0.080 | 0.000 | -0.080 | -0.935 |
| 76 12 27 | 3319.84 | 0.000 | 0.000 | 142 | 0.000 | -0.018 | -0.018 | 0.000 | -0.018 | -0.953 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 3356.29 | 0.000 | 0.000 | 65 | -1925.000 | -0.016 | -0.018 | 0.000 | -0.018 | -0.971 |
| 77 1 10 | 3392.74 | 0.000 | 0.000 | 66 | 0.000 | 0.146 | 0.146 | 0.000 | 0.146 | -0.825 |
| 77 1 17 | 3429.18 | 0.000 | 0.000 | 66 | 0.000 | 0.042 | 0.042 | 0.000 | 0.042 | -0.784 |
| 77 1 24 | 3465.63 | 0.000 | 0.000 | 66 | 0.000 | 0.005 | 0.005 | 0.000 | 0.005 | -0.782 |
| 77 1 31 | 3502.08 | 0.000 | 0.000 | 67 | 0.000 | -0.013 | -0.013 | 0.000 | -0.013 | -0.794 |
| 77 2 7 | 3561.38 | 0.000 | 0.000 | 114 | 0.000 | 0.025 | 0.025 | 0.000 | 0.025 | -0.769 |
| 77 2 14 | 3624.69 | 0.000 | 0.000 | 115 | 0.000 | 0.015 | 0.015 | 0.000 | 0.015 | -0.754 |
| 77 2 21 | 3685.99 | 0.000 | 0.000 | 115 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | -0.747 |
| 77 2 28 | 3747.30 | 0.000 | 0.000 | 115 | 0.000 | 0.023 | 0.023 | 0.000 | 0.023 | -0.724 |
| 77 3 7 | 3847.47 | 0.000 | 0.000 | 190 | 0.000 | -0.006 | -0.006 | 0.000 | -0.006 | -0.731 |
| 77 3 14 | 3947.64 | 0.000 | 0.000 | 190 | 0.000 | -0.037 | -0.037 | 0.000 | -0.037 | -0.768 |
| 77 3 21 | 4047.81 | 0.000 | 0.000 | 190 | 0.000 | -0.044 | -0.044 | 0.000 | -0.044 | -0.812 |
| 77 3 28 | 4147.98 | 0.000 | 0.000 | 190 | 0.000 | -0.050 | -0.050 | 0.000 | -0.050 | -0.861 |
| 77 4 4 | 4231.13 | 0.000 | 0.000 | 159 | -775.000 | -0.126 | -0.127 | 0.000 | -0.127 | -0.988 |
| 77 4 11 | 4314.29 | 0.000 | 0.000 | 159 | 0.000 | -0.126 | -0.126 | 0.000 | -0.126 | -1.114 |
| 77 4 18 | 4397.45 | 0.000 | 0.000 | 159 | 0.000 | -0.110 | -0.110 | 0.000 | -0.110 | -1.224 |
| 77 4 25 | 4480.60 | 0.000 | 0.000 | 158 | -25.000 | 0.207 | 0.207 | 0.000 | 0.207 | -1.017 |
| 77 5 2 | 4567.16 | 0.000 | 0.000 | 167 | 0.000 | 0.016 | 0.016 | 0.000 | 0.016 | -1.001 |
| 77 5 9 | 4653.72 | 0.000 | 0.000 | 166 | -25.000 | 0.049 | 0.049 | 0.000 | 0.049 | -0.952 |
| 77 5 16 | 4740.28 | 0.000 | 0.000 | 166 | 0.000 | -0.141 | -0.141 | 0.000 | -0.141 | -1.093 |
| 77 5 23 | 4826.84 | 0.000 | 0.000 | 166 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -1.093 |
| 77 5 30 | 4913.39 | 0.000 | 0.000 | 166 | 0.000 | -0.114 | -0.114 | 0.000 | -0.114 | -1.208 |
| 77 6 6 | 5050.16 | 0.000 | 0.000 | 265 | 0.000 | -0.044 | -0.044 | 0.000 | -0.044 | -1.251 |
| 77 6 13 | 5186.93 | 0.000 | 0.000 | 265 | 0.000 | -0.166 | -0.166 | 0.000 | -0.166 | -1.417 |
| 77 6 20 | 5323.69 | 0.000 | 0.000 | 264 | -25.000 | 0.070 | 0.070 | 0.000 | 0.070 | -1.347 |
| 77 6 27 | 5460.46 | 0.000 | 0.000 | 264 | 0.000 | -0.245 | -0.245 | 0.000 | -0.245 | -1.593 |
| 77 7 4 | 5566.19 | 0.000 | 0.000 | 206 | -1450.000 | -0.061 | -0.063 | 0.000 | -0.063 | -1.656 |
| 77 7 11 | 5671.93 | 0.000 | 0.000 | 206 | 0.000 | 0.136 | 0.136 | 0.000 | 0.136 | -1.519 |
| 77 7 18 | 5777.66 | 0.000 | 0.000 | 206 | 0.000 | -0.048 | -0.048 | 0.000 | -0.048 | -1.567 |
| 77 7 25 | 5883.39 | 0.000 | 0.000 | 206 | 0.000 | -0.096 | -0.096 | 0.000 | -0.096 | -1.663 |
| 77 8 1 | 5966.03 | 0.000 | 0.000 | 163 | -1375.000 | 0.120 | 0.119 | 0.000 | 0.119 | -1.544 |
| 77 8 8 | 6048.66 | 0.000 | 0.000 | 163 | 0.000 | 0.027 | 0.027 | 0.000 | 0.027 | -1.517 |
| 77 8 15 | 6131.29 | 0.000 | 0.000 | 163 | 0.000 | 0.077 | 0.077 | 0.000 | 0.077 | -1.440 |
| 77 8 22 | 6213.91 | 0.000 | 0.000 | 163 | 0.000 | -0.077 | -0.077 | 0.000 | -0.077 | -1.517 |
| 77 8 29 | 6296.56 | 0.000 | 0.000 | 163 | 0.000 | -0.104 | -0.104 | 0.000 | -0.104 | -1.621 |
| 77 9 5 | 6431.43 | 0.000 | 0.000 | 270 | 0.000 | -0.027 | -0.027 | 0.000 | -0.027 | -1.648 |
| 77 9 12 | 6566.29 | 0.000 | 0.000 | 270 | 0.000 | 0.245 | 0.245 | 0.000 | 0.245 | -1.403 |
| 77 9 19 | 6701.16 | 0.000 | 0.000 | 270 | 0.000 | -0.091 | -0.091 | 0.000 | -0.091 | -1.494 |
| 77 9 26 | 6836.03 | 0.000 | 0.000 | 270 | 0.000 | 0.118 | 0.118 | 0.000 | 0.118 | -1.376 |
| 77 10 3 | 6969.30 | 0.000 | 0.000 | 269 | -25.000 | 0.036 | 0.036 | 0.000 | 0.036 | -1.340 |
| 77 10 10 | 7102.58 | 0.000 | 0.000 | 269 | 0.000 | 0.128 | 0.128 | 0.000 | 0.128 | -1.212 |
| 77 10 17 | 7235.86 | 0.000 | 0.000 | 269 | 0.000 | 0.102 | 0.102 | 0.000 | 0.102 | -1.109 |
| 77 10 24 | 7369.14 | 0.000 | 0.000 | 269 | 0.000 | -0.140 | -0.140 | 0.000 | -0.140 | -1.249 |
| 77 10 31 | 7502.41 | 0.000 | 0.000 | 269 | 0.000 | 0.112 | 0.112 | 0.000 | 0.112 | -1.138 |
| 77 11 7 | 7617.10 | 0.000 | 0.000 | 234 | -875.000 | -0.073 | -0.074 | 0.000 | -0.074 | -1.211 |
| 77 11 14 | 7731.79 | 0.000 | 0.000 | 234 | 0.000 | -0.081 | -0.081 | 0.000 | -0.081 | -1.293 |
| 77 11 21 | 7846.48 | 0.000 | 0.000 | 234 | 0.000 | 0.032 | 0.032 | 0.000 | 0.032 | -1.260 |
| 77 11 28 | 7961.16 | 0.000 | 0.000 | 234 | 0.000 | -0.089 | -0.089 | 0.000 | -0.089 | -1.350 |
| 77 12 5 | 8079.82 | 0.000 | 0.000 | 245 | 0.000 | 0.110 | 0.110 | 0.000 | 0.110 | -1.239 |
| 77 12 12 | 8198.48 | 0.000 | 0.000 | 245 | 0.000 | 0.084 | 0.084 | 0.000 | 0.084 | -1.156 |
| 77 12 19 | 8317.11 | 0.000 | 0.000 | 245 | 0.000 | 0.109 | 0.109 | 0.000 | 0.109 | -1.047 |
| 77 12 26 | 8435.79 | 0.000 | 0.000 | 245 | 0.000 | 0.084 | 0.084 | 0.000 | 0.084 | -0.963 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 8460.24 | 0.000 | 0.000 | 99 | -3650.000 | -0.020 | -0.024 | 0.000 | -0.024 | -0.907 |
| 78 1 9 | 8484.70 | 0.000 | 0.000 | 197 | 0.000 | 0.311 | 0.311 | 0.000 | 0.311 | -0.676 |
| 78 1 16 | 8509.15 | 0.000 | 0.000 | 318 | 0.000 | 0.022 | 0.022 | 0.000 | 0.022 | -0.654 |
| 78 1 23 | 8533.60 | 0.000 | 0.000 | 464 | 0.000 | -0.016 | -0.016 | 0.000 | -0.016 | -0.670 |
| 78 1 30 | 8558.05 | 0.000 | 0.000 | 613 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.670 |
| 78 2 6 | 8599.38 | 0.000 | 0.000 | 799 | 0.000 | 0.333 | 0.333 | 0.000 | 0.333 | -0.337 |
| 78 2 13 | 8640.70 | 0.000 | 0.000 | 953 | 0.000 | -0.033 | -0.033 | 0.000 | -0.033 | -0.370 |
| 78 2 20 | 8682.03 | 0.000 | 0.000 | 1251 | 0.000 | 0.131 | 0.131 | 0.000 | 0.131 | -0.239 |
| 78 2 27 | 8723.35 | 0.000 | 0.000 | 1550 | 0.000 | -1.513 | -1.513 | 0.000 | -1.513 | -1.753 |
| 78 3 6 | 8781.54 | 0.000 | 0.000 | 1860 | 0.000 | -0.261 | -0.261 | 0.000 | -0.261 | -2.013 |
| 78 3 13 | 8839.73 | 0.000 | 0.000 | 2122 | 0.000 | -1.341 | -1.341 | 0.000 | -1.341 | -3.355 |
| 78 3 20 | 8897.91 | 0.000 | 0.000 | 2436 | 0.000 | -0.342 | -0.342 | 0.000 | -0.342 | -3.697 |
| 78 3 27 | 8956.10 | 0.000 | 0.000 | 2796 | 0.000 | 3.460 | 3.460 | 0.000 | 3.460 | -0.237 |
| 78 4 3 | 9019.96 | 0.000 | 0.000 | 3206 | 0.000 | 1.026 | 1.026 | 0.000 | 1.026 | 0.788 |
| 78 4 10 | 9083.81 | 0.000 | 0.000 | 3605 | 0.000 | -0.129 | -0.129 | 0.000 | -0.129 | 0.660 |
| 78 4 17 | 9147.67 | 0.000 | 0.000 | 3951 | 0.000 | -2.537 | -2.537 | 0.000 | -2.537 | -1.877 |
| 78 4 24 | 9211.52 | 0.000 | 0.000 | 4247 | 0.000 | 3.331 | 3.331 | 0.000 | 3.331 | 1.454 |
| 78 5 1 | 9287.16 | 0.000 | 0.000 | 4607 | 0.000 | -0.162 | -0.162 | 0.000 | -0.162 | 1.291 |
| 78 5 8 | 9362.80 | 0.000 | 0.000 | 4959 | 0.000 | 2.441 | 2.441 | 0.000 | 2.441 | 3.732 |
| 78 5 15 | 9438.43 | 0.000 | 0.000 | 5304 | 0.000 | 0.184 | 0.184 | 0.000 | 0.184 | 3.916 |
| 78 5 22 | 9514.07 | 0.000 | 0.000 | 5680 | 0.000 | 3.750 | 3.750 | 0.000 | 3.750 | 7.667 |
| 78 5 29 | 9589.71 | 0.000 | 0.000 | 6055 | 0.000 | 2.328 | 2.328 | 0.000 | 2.328 | 9.995 |
| 78 6 5 | 9670.71 | 0.000 | 0.000 | 6428 | 0.000 | -2.698 | -2.698 | 0.000 | -2.698 | 7.297 |
| 78 6 12 | 9751.71 | 0.000 | 0.000 | 6731 | 0.000 | 1.179 | 1.179 | 0.000 | 1.179 | 8.476 |
| 78 6 19 | 9832.72 | 0.000 | 0.000 | 7064 | 0.000 | 1.236 | 1.236 | 0.000 | 1.236 | 9.712 |
| 78 6 16 | 9913.72 | 0.000 | 0.000 | 7416 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 9.712 |
| 78 7 3 | 9998.89 | 0.000 | 0.000 | 7770 | 0.000 | 6.545 | 6.545 | 0.000 | 6.545 | 16.257 |
| 78 7 10 | 10084.06 | 0.000 | 0.000 | 7950 | 0.000 | 1.116 | 1.116 | 0.000 | 1.116 | 17.373 |
| 78 7 17 | 10169.23 | 0.000 | 0.000 | 8131 | 0.000 | -8.277 | -8.277 | 0.000 | -8.277 | 9.096 |
| 78 7 24 | 10254.40 | 0.000 | 0.000 | 8419 | 0.000 | 3.256 | 3.256 | 0.000 | 3.256 | 12.352 |
| 78 7 31 | 10339.56 | 0.000 | 0.000 | 8708 | 0.000 | -10.469 | -10.469 | 0.000 | -10.469 | 1.883 |
| 78 8 7 | 10423.98 | 0.000 | 0.000 | 9251 | 0.000 | -15.138 | -15.138 | 0.000 | -15.138 | -13.255 |
| 78 8 14 | 10508.39 | 0.000 | 0.000 | 9715 | 0.000 | 8.294 | 8.294 | 0.000 | 8.294 | -4.961 |
| 78 8 21 | 10592.80 | 0.000 | 0.000 | 10153 | 0.000 | -1.806 | -1.806 | 0.000 | -1.806 | -6.767 |
| 78 8 28 | 10677.22 | 0.000 | 0.000 | 10591 | 0.000 | -4.938 | -4.938 | 0.000 | -4.938 | -11.705 |
| 78 9 7 | 10753.70 | 0.000 | 0.000 | 11122 | 0.000 | -1.609 | -1.609 | 0.000 | -1.609 | -13.314 |
| 78 9 13 | 10830.17 | 0.000 | 0.000 | 11575 | 0.000 | -2.101 | -2.101 | 0.000 | -2.101 | -15.415 |
| 78 9 20 | 10906.65 | 0.000 | 0.000 | 12137 | 0.000 | 19.079 | 19.079 | 0.000 | 19.079 | 3.664 |
| 78 9 25 | 10983.13 | 0.000 | 0.000 | 12786 | 0.000 | 4.701 | 4.701 | 0.000 | 4.701 | 8.365 |
| 78 10 2 | 11041.94 | 0.000 | 0.000 | 13408 | 0.000 | 1.495 | 1.495 | 0.000 | 1.495 | 9.860 |
| 78 10 10 | 11100.75 | 0.000 | 0.000 | 13923 | 0.000 | -5.667 | -5.667 | 0.000 | -5.667 | 4.193 |
| 78 10 16 | 11159.56 | 0.000 | 0.000 | 14390 | 0.000 | 6.383 | 6.383 | 0.000 | 6.383 | 10.576 |
| 78 10 20 | 11218.38 | 0.000 | 0.000 | 14909 | 0.000 | 13.280 | 13.280 | 0.000 | 13.280 | 23.856 |
| 78 10 30 | 11277.19 | 0.000 | 0.000 | 15338 | 0.000 | 16.832 | 16.832 | 0.000 | 16.832 | 40.688 |
| 78 11 6 | 11342.92 | 0.000 | 0.000 | 15674 | 0.000 | -12.575 | -12.575 | 0.000 | -12.575 | 28.112 |
| 78 11 14 | 11408.66 | 0.000 | 0.000 | 16345 | 0.000 | -4.799 | -4.799 | 0.000 | -4.799 | 23.313 |
| 78 11 20 | 11474.39 | 0.000 | 0.000 | 16980 | 0.000 | -9.347 | -9.347 | 0.000 | -9.347 | 13.966 |
| 78 11 27 | 11540.13 | 0.000 | 0.000 | 17606 | 0.000 | 18.815 | 18.815 | 0.000 | 18.815 | 32.781 |
| 78 12 4 | 11592.66 | 0.000 | 0.000 | 18090 | 0.000 | 1.990 | 1.990 | 0.000 | 1.990 | 34.771 |
| 78 12 11 | 11645.20 | 0.000 | 0.000 | 18637 | 0.000 | 6.861 | 6.861 | 0.000 | 6.861 | 41.631 |
| 78 12 18 | 11697.73 | 0.000 | 0.000 | 19203 | 0.000 | 33.410 | 33.410 | 0.000 | 33.410 | 75.041 |
| 78 12 27 | 11750.27 | 0.000 | 0.000 | 19779 | 0.000 | -0.734 | -0.734 | 0.000 | -0.734 | 74.307 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | 11774.47 | 0.000 | 0.000 | 20232 | 0.000 | 9.853 | 9.853 | 0.000 | 9.853 | 84.160 |
| 79 1 8 | 11798.67 | 0.000 | 0.000 | 20433 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 84.160 |
| 79 1 15 | 11822.88 | 0.000 | 0.000 | 20662 | 0.000 | -3.837 | -3.837 | 0.000 | -3.837 | 80.322 |
| 79 1 22 | 11847.08 | 0.000 | 0.000 | 20923 | 0.000 | -9.317 | -9.317 | 0.000 | -9.317 | 71.005 |
| 79 1 29 | 11871.28 | 0.000 | 0.000 | 21186 | 0.000 | -15.809 | -15.809 | 0.000 | -15.809 | 55.196 |
| 79 2 5 | 11896.95 | 0.000 | 0.000 | 21644 | 0.000 | -3.239 | -3.239 | 0.000 | -3.239 | 51.957 |
| 79 2 12 | 11922.62 | 0.000 | 0.000 | 21978 | 0.000 | 33.655 | 33.655 | 0.000 | 33.655 | 85.612 |
| 79 2 19 | 11948.29 | 0.000 | 0.000 | 22325 | 0.000 | -14.167 | -14.167 | 0.000 | -14.167 | 71.446 |
| 79 2 26 | 11973.95 | 0.000 | 0.000 | 22622 | 0.000 | 11.004 | 11.004 | 0.000 | 11.004 | 82.449 |
| 79 3 5 | 12012.35 | 0.000 | 0.000 | 23117 | 0.000 | -17.115 | -17.115 | 0.000 | -17.115 | 65.335 |
| 79 3 12 | 12050.75 | 0.000 | 0.000 | 23509 | 0.000 | 6.926 | 6.926 | 0.000 | 6.926 | 72.261 |
| 79 3 19 | 12089.15 | 0.000 | 0.000 | 23886 | 0.000 | 1.742 | 1.742 | 0.000 | 1.742 | 74.003 |
| 79 3 26 | 12127.55 | 0.000 | 0.000 | 24257 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 74.003 |
| 79 4 2 | 12179.04 | 0.000 | 0.000 | 24864 | 0.000 | 4.497 | 4.497 | 0.000 | 4.497 | 78.500 |
| 79 4 9 | 12230.53 | 0.000 | 0.000 | 25280 | 0.000 | 2.726 | 2.726 | 0.000 | 2.726 | 81.227 |
| 79 4 17 | 12282.02 | 0.000 | 0.000 | 25705 | 0.000 | 3.671 | 3.671 | 0.000 | 3.671 | 84.898 |
| 79 4 23 | 12333.52 | 0.000 | 0.000 | 26123 | 0.000 | 28.899 | 28.899 | 0.000 | 28.899 | 113.797 |
| 79 4 30 | 12385.01 | 0.000 | 0.000 | 26538 | 0.000 | 24.628 | 24.628 | 0.000 | 24.628 | 138.425 |
| 79 5 7 | 12482.69 | 0.000 | 0.000 | 26537 | -25.000 | 12.409 | 12.409 | 0.000 | 12.409 | 150.834 |
| 79 5 14 | 12580.38 | 0.000 | 0.000 | 26903 | 0.000 | -11.728 | -11.728 | 0.000 | -11.728 | 139.106 |
| 79 5 22 | 12678.06 | 0.000 | 0.000 | 27195 | 0.000 | -20.680 | -20.680 | 0.000 | -20.680 | 118.426 |
| 79 5 28 | 12775.74 | 0.000 | 0.000 | 27485 | 0.000 | -25.894 | -25.894 | 0.000 | -25.894 | 92.531 |
| 79 6 4 | 12864.19 | 0.000 | 0.000 | 28187 | 0.000 | 15.530 | 15.530 | 0.000 | 15.530 | 108.061 |
| 79 6 11 | 12952.64 | 0.000 | 0.000 | 28550 | 0.000 | -13.632 | -13.632 | 0.000 | -13.632 | 94.429 |
| 79 6 18 | 13041.09 | 0.000 | 0.000 | 28927 | 0.000 | -19.064 | -19.064 | 0.000 | -19.064 | 75.364 |
| 79 6 25 | 13129.54 | 0.000 | 0.000 | 29221 | 0.000 | -2.137 | -2.137 | 0.000 | -2.137 | 73.227 |
| 79 7 3 | 13196.76 | 0.000 | 0.000 | 29685 | 0.000 | -29.195 | -29.195 | 0.000 | -29.195 | 44.032 |
| 79 7 9 | 13263.98 | 0.000 | 0.000 | 29877 | 0.000 | 9.721 | 9.721 | 0.000 | 9.721 | 53.753 |
| 79 7 16 | 13331.21 | 0.000 | 0.000 | 30072 | 0.000 | 27.271 | 27.271 | 0.000 | 27.271 | 81.024 |
| 79 7 24 | 13398.43 | 0.000 | 0.000 | 30397 | 0.000 | 22.137 | 22.137 | 0.000 | 22.137 | 103.161 |
| 79 7 31 | 13465.65 | 0.000 | 0.000 | 31051 | 0.000 | -17.026 | -17.026 | 0.000 | -17.026 | 86.135 |
| 79 8 7 | 13550.16 | 0.000 | 0.000 | 31501 | 0.000 | -12.702 | -12.702 | 0.000 | -12.702 | 73.433 |
| 79 8 14 | 13634.67 | 0.000 | 0.000 | 31796 | 0.000 | 15.145 | 15.145 | 0.000 | 15.145 | 88.578 |
| 79 8 21 | 13719.18 | 0.000 | 0.000 | 30822 | -24350.000 | 21.327 | 21.302 | 0.000 | 21.302 | 109.881 |
| 79 8 27 | 13803.68 | 0.000 | 0.000 | 32655 | 0.000 | 22.661 | 22.661 | 0.000 | 22.661 | 132.542 |
| 79 9 4 | 13862.53 | 0.000 | 0.000 | 32026 | -15725.000 | 45.593 | 45.577 | 0.000 | 45.577 | 178.119 |
| 79 9 11 | 13921.37 | 0.000 | 0.000 | 32870 | 0.000 | 4.772 | 4.772 | 0.000 | 4.772 | 182.891 |
| 79 9 18 | 13980.21 | 0.000 | 0.000 | 33478 | 0.000 | 65.867 | 65.867 | 0.000 | 65.867 | 248.758 |
| 79 9 25 | 14039.06 | 0.000 | 0.000 | 33980 | 0.000 | 3.722 | 3.722 | 0.000 | 3.722 | 252.480 |
| 79 10 2 | 14089.98 | 0.000 | 0.000 | 34443 | 0.000 | 53.736 | 53.736 | 0.000 | 53.736 | 306.216 |
| 79 10 9 | 14140.91 | 0.000 | 0.000 | 34903 | 0.000 | 85.592 | 85.592 | 0.000 | 85.592 | 391.807 |
| 79 10 16 | 14191.84 | 0.000 | 0.000 | 35206 | 0.000 | 87.870 | 87.870 | 0.000 | 87.870 | 479.677 |
| 79 10 23 | 14242.76 | 0.000 | 0.000 | 35718 | 0.000 | 141.641 | 141.641 | 0.000 | 141.641 | 621.319 |
| 79 10 30 | 14293.69 | 0.000 | 0.000 | 35485 | -5825.000 | -83.918 | -83.924 | 0.000 | -83.924 | 537.394 |
| 79 11 6 | 14344.54 | 0.000 | 0.000 | 35275 | -5250.000 | -1.308 | -1.313 | 0.000 | -1.313 | 536.081 |
| 79 11 13 | 14395.38 | 0.000 | 0.000 | 35697 | 0.000 | -35.674 | -35.674 | 0.000 | -35.674 | 500.407 |
| 79 11 20 | 14446.23 | 0.000 | 0.000 | 36107 | 0.000 | 1.328 | 1.328 | 0.000 | 1.328 | 501.736 |
| 79 11 27 | 14497.08 | 0.000 | 0.000 | 36555 | 0.000 | -135.133 | -135.133 | 0.000 | -135.133 | 366.603 |
| 79 12 4 | 14592.05 | 0.000 | 0.000 | 37193 | 0.000 | 24.324 | 24.324 | 0.000 | 24.324 | 390.926 |
| 79 12 11 | 14687.02 | 0.000 | 0.000 | 37563 | 0.000 | 92.891 | 92.891 | 0.000 | 92.891 | 483.817 |
| 79 12 18 | 14781.98 | 0.000 | 0.000 | 37894 | 0.000 | -27.811 | -27.811 | 0.000 | -27.811 | 456.006 |
| 79 12 27 | 14876.95 | 0.000 | 0.000 | 38382 | 0.000 | -8.462 | -8.462 | 0.000 | -8.462 | 447.544 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 14889.78 | 0.000 | 0.000 | 38729 | 0.000 | 36.684 | 36.684 | 0.000 | 36.684 | 484.220 |
| 80 1 8 | 14902.60 | 0.000 | 0.000 | 38817 | 0.000 | -18.448 | -18.448 | 0.000 | -18.448 | 465.780 |
| 80 1 15 | 14915.43 | 0.000 | 0.000 | 38909 | 0.000 | 35.437 | 35.437 | 0.000 | 35.437 | 501.216 |
| 80 1 22 | 14928.25 | 0.000 | 0.000 | 39036 | 0.000 | 73.520 | 73.520 | 0.000 | 73.520 | 574.737 |
| 80 1 29 | 14941.07 | 0.000 | 0.000 | 39164 | 0.000 | 108.244 | 108.244 | 0.000 | 108.244 | 682.981 |
| 80 2 5 | 14965.32 | 0.000 | 0.000 | 37926 | -30950.000 | 88.128 | 88.097 | 0.000 | 88.097 | 771.078 |
| 80 2 12 | 14989.56 | 0.000 | 0.000 | 38391 | 0.000 | 51.442 | 51.442 | 0.000 | 51.442 | 822.520 |
| 80 2 19 | 15013.80 | 0.000 | 0.000 | 38674 | 0.000 | 110.723 | 110.723 | 0.000 | 110.723 | 933.243 |
| 80 2 26 | 15038.04 | 0.000 | 0.000 | 38972 | 0.000 | 22.416 | 22.416 | 0.000 | 22.416 | 955.658 |
| 80 3 4 | 15072.57 | 0.000 | 0.000 | 38370 | -15050.000 | -51.148 | -51.163 | 0.000 | -51.163 | 904.495 |
| 80 3 11 | 15107.09 | 0.000 | 0.000 | 38601 | 0.000 | -37.942 | -37.942 | 0.000 | -37.942 | 866.553 |
| 80 3 18 | 15141.61 | 0.000 | 0.000 | 38950 | 0.000 | 40.214 | 40.214 | 0.000 | 40.214 | 906.767 |
| 80 3 25 | 15176.14 | 0.000 | 0.000 | 39078 | 0.000 | 112.250 | 112.250 | 0.000 | 112.250 | 1019.017 |
| 80 4 1 | 15196.54 | 0.000 | 0.000 | 38895 | -4575.000 | -129.506 | -129.511 | 0.000 | -129.511 | 889.506 |
| 80 4 8 | 15216.94 | 0.000 | 0.000 | 38770 | -3125.000 | -37.310 | -37.313 | 0.000 | -37.313 | 852.192 |
| 80 4 15 | 15237.34 | 0.000 | 0.000 | 38646 | -3100.000 | -110.429 | -110.432 | 0.000 | -110.432 | 741.760 |
| 80 4 21 | 15257.75 | 0.000 | 0.000 | 38862 | 0.000 | -57.427 | -57.427 | 0.000 | -57.427 | 684.334 |
| 80 4 28 | 15278.15 | 0.000 | 0.000 | 39259 | 0.000 | -107.784 | -107.784 | 0.000 | -107.784 | 576.550 |
| 80 5 5 | 15293.40 | 0.000 | 0.000 | 37267 | -49800.000 | -189.872 | -189.921 | 0.000 | -189.921 | 386.628 |
| 80 5 12 | 15308.66 | 0.000 | 0.000 | 36266 | -25025.000 | 42.746 | 42.721 | 0.000 | 42.721 | 429.349 |
| 80 5 16 | 15323.91 | 0.000 | 0.000 | 35468 | -19950.000 | 41.659 | 41.639 | 0.000 | 41.639 | 470.988 |
| 80 5 26 | 15339.16 | 0.000 | 0.000 | 34583 | -22125.000 | -109.075 | -109.097 | 0.000 | -109.097 | 361.891 |
| 80 6 2 | 15373.17 | 0.000 | 0.000 | 33571 | -25300.000 | 142.229 | 142.204 | 0.000 | 142.204 | 504.095 |
| 80 6 9 | 15407.17 | 0.000 | 0.000 | 33768 | 0.000 | -132.377 | -132.377 | 0.000 | -132.377 | 371.718 |
| 80 6 16 | 15441.18 | 0.000 | 0.000 | 33717 | -1275.000 | -50.814 | -50.815 | 0.000 | -50.815 | 320.903 |
| 80 6 23 | 15475.18 | 0.000 | 0.000 | 33970 | 0.000 | 57.362 | 57.362 | 0.000 | 57.362 | 378.265 |
| 80 6 30 | 15509.18 | 0.000 | 0.000 | 34073 | 0.000 | 104.186 | 104.186 | 0.000 | 104.186 | 482.451 |
| 80 7 7 | 15552.88 | 0.000 | 0.000 | 34692 | 0.000 | 73.068 | 73.068 | 0.000 | 73.068 | 555.518 |
| 80 7 14 | 15596.57 | 0.000 | 0.000 | 34862 | 0.000 | 41.367 | 41.367 | 0.000 | 41.367 | 596.885 |
| 80 7 21 | 15640.26 | 0.000 | 0.000 | 35169 | 0.000 | -74.781 | -74.781 | 0.000 | -74.781 | 522.104 |
| 80 7 28 | 15683.95 | 0.000 | 0.000 | 35449 | 0.000 | 87.653 | 87.653 | 0.000 | 87.653 | 609.756 |
| 80 8 5 | 15747.14 | 0.000 | 0.000 | 35611 | 0.000 | 12.880 | 12.880 | 0.000 | 12.880 | 622.636 |
| 80 8 11 | 15810.34 | 0.000 | 0.000 | 36116 | 0.000 | 70.686 | 70.686 | 0.000 | 70.686 | 693.323 |
| 80 8 18 | 15873.54 | 0.000 | 0.000 | 36564 | 0.000 | 2.660 | 2.660 | 0.000 | 2.660 | 695.983 |
| 80 8 25 | 15936.73 | 0.000 | 0.000 | 37455 | 0.000 | 29.835 | 29.835 | 0.000 | 29.835 | 725.817 |
| 80 9 2 | 15994.21 | 0.000 | 0.000 | 38344 | 0.000 | -29.077 | -29.077 | 0.000 | -29.077 | 696.740 |
| 80 9 8 | 16051.68 | 0.000 | 0.000 | 38993 | 0.000 | 15.606 | 15.606 | 0.000 | 15.606 | 712.346 |
| 80 9 15 | 16109.16 | 0.000 | 0.000 | 39639 | 0.000 | 18.753 | 18.753 | 0.000 | 18.753 | 731.099 |
| 80 9 22 | 16166.64 | 0.000 | 0.000 | 39897 | 0.000 | 84.350 | 84.350 | 0.000 | 84.350 | 815.449 |
| 80 9 29 | 16224.11 | 0.000 | 0.000 | 40354 | 0.000 | 51.743 | 51.743 | 0.000 | 51.743 | 867.192 |
| 80 10 6 | 16287.26 | 0.000 | 0.000 | 40865 | 0.000 | -141.528 | -141.528 | 0.000 | -141.528 | 725.664 |
| 80 10 14 | 16350.41 | 0.000 | 0.000 | 41209 | 0.000 | -62.972 | -62.972 | 0.000 | -62.972 | 662.691 |
| 80 10 20 | 16413.56 | 0.000 | 0.000 | 41348 | 0.000 | 93.501 | 93.501 | 0.000 | 93.501 | 756.192 |
| 80 10 27 | 16476.71 | 0.000 | 0.000 | 41591 | 0.000 | 118.793 | 118.793 | 0.000 | 118.793 | 874.985 |
| 80 11 3 | 16513.38 | 0.000 | 0.000 | 42250 | 0.000 | 14.010 | 14.010 | 0.000 | 14.010 | 888.995 |
| 80 11 10 | 16550.05 | 0.000 | 0.000 | 42578 | 0.000 | 37.796 | 37.796 | 0.000 | 37.796 | 926.790 |
| 80 11 17 | 16586.72 | 0.000 | 0.000 | 42815 | 0.000 | -11.137 | -11.137 | 0.000 | -11.137 | 915.654 |
| 80 11 24 | 16623.39 | 0.000 | 0.000 | 43029 | 0.000 | -64.054 | -64.054 | 0.000 | -64.054 | 851.600 |
| 80 12 1 | 16702.03 | 0.000 | 0.000 | 43773 | 0.000 | 84.851 | 84.851 | 0.000 | 84.851 | 936.451 |
| 80 12 8 | 16780.66 | 0.000 | 0.000 | 44201 | 0.000 | -46.236 | -46.236 | 0.000 | -46.236 | 890.215 |
| 80 12 15 | 16859.29 | 0.000 | 0.000 | 44650 | 0.000 | 50.421 | 50.421 | 0.000 | 50.421 | 940.636 |
| 80 12 22 | 16937.93 | 0.000 | 0.000 | 45021 | 0.000 | -221.772 | -221.772 | 0.000 | -221.772 | 718.865 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSUKED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 16993.59 | 1.524 | 1.055 | 45369 | 0.000 | 1.684 | 4.263 | 2.590 | 1.673 | 720.538 |
| 81 1 5 | 16980.96 | 1.525 | 1.055 | 45446 | 0.000 | -21.945 | -19.365 | 2.584 | -21.949 | 698.588 |
| 81 1 12 | 16968.34 | 1.525 | 1.045 | 45476 | 0.000 | 101.412 | 103.983 | 2.517 | 101.466 | 800.054 |
| 81 1 19 | 16955.71 | 1.524 | 1.029 | 45441 | -875.000 | 28.758 | 31.280 | 2.394 | 28.886 | 828.940 |
| 81 1 26 | 16931.94 | 2.244 | 1.512 | 45736 | 0.000 | 18.710 | 22.466 | 3.547 | 18.919 | 847.859 |
| 81 2 2 | 16929.18 | 2.245 | 1.508 | 45773 | 0.000 | 46.114 | 49.867 | 3.511 | 46.356 | 894.215 |
| 81 2 9 | 16926.41 | 2.245 | 1.510 | 45851 | 0.000 | 84.053 | 87.807 | 3.511 | 84.296 | 978.511 |
| 81 2 16 | 16923.65 | 2.243 | 1.513 | 45940 | 0.000 | 105.181 | 108.936 | 3.529 | 105.407 | 1083.918 |
| 81 2 23 | 16918.87 | 2.347 | 1.590 | 46100 | 0.000 | -60.342 | -56.405 | 3.777 | -60.182 | 1023.736 |
| 81 3 2 | 16905.60 | 2.346 | 1.586 | 46131 | 0.000 | 72.878 | 76.810 | 3.729 | 73.081 | 1096.817 |
| 81 3 9 | 16892.34 | 2.346 | 1.600 | 46232 | 0.000 | -98.635 | -94.690 | 3.826 | -98.516 | 998.301 |
| 81 3 16 | 16879.07 | 2.345 | 1.618 | 46364 | 0.000 | -43.126 | -39.163 | 3.942 | -43.105 | 955.196 |
| 81 3 23 | 16865.80 | 2.343 | 1.624 | 46401 | 0.000 | 90.895 | 94.862 | 3.971 | 90.891 | 1046.086 |
| 81 3 30 | 16818.71 | 4.481 | 3.112 | 46488 | 0.000 | 8.621 | 16.214 | 7.687 | 8.527 | 1054.613 |
| 81 4 6 | 16780.20 | 4.478 | 3.135 | 46427 | -1525.000 | 139.604 | 147.215 | 7.836 | 139.379 | 1193.991 |
| 81 4 13 | 16741.70 | 4.479 | 3.211 | 46381 | -1150.000 | -12.094 | -4.405 | 8.483 | -12.888 | 1181.103 |
| 81 4 20 | 16703.20 | 4.480 | 3.257 | 46299 | -2050.000 | -19.028 | -11.294 | 8.868 | -20.161 | 1160.942 |
| 81 4 27 | 16674.02 | 3.831 | 2.825 | 45576 | -18075.000 | 67.983 | 74.621 | 8.032 | 66.589 | 1227.531 |
| 81 5 4 | 16650.16 | 3.831 | 2.873 | 45550 | -650.000 | 146.993 | 153.697 | 8.439 | 145.258 | 1372.788 |
| 81 5 11 | 16626.29 | 3.831 | 3.032 | 45432 | -2950.000 | -25.584 | -18.724 | 9.716 | -28.440 | 1344.348 |
| 81 5 19 | 16602.42 | 3.832 | 3.102 | 45312 | -3000.000 | -98.676 | -91.745 | 10.288 | -102.033 | 1242.315 |
| 81 5 25 | 16578.55 | 3.833 | 3.118 | 45376 | 0.000 | 18.734 | 25.686 | 10.423 | 15.263 | 1257.578 |
| 81 6 1 | 16529.93 | 5.153 | 4.192 | 45245 | -3275.000 | -57.975 | -48.633 | 14.215 | -62.848 | 1194.729 |
| 81 6 8 | 16481.31 | 5.154 | 4.257 | 45037 | -5200.000 | -11.878 | -2.472 | 14.740 | -17.212 | 1177.517 |
| 81 6 15 | 16432.69 | 5.155 | 4.289 | 44866 | -4275.000 | -62.351 | -52.911 | 15.021 | -67.932 | 1109.584 |
| 81 6 22 | 16384.07 | 5.158 | 4.291 | 44734 | -3300.000 | 73.920 | 83.366 | 15.062 | 68.304 | 1177.889 |
| 81 6 29 | 16327.37 | 5.599 | 4.670 | 44673 | -1525.000 | 92.120 | 102.387 | 16.671 | 85.716 | 1263.604 |
| 81 7 6 | 16279.14 | 5.600 | 4.684 | 44499 | -4350.000 | -8.359 | 1.921 | 16.802 | -14.881 | 1248.723 |
| 81 7 13 | 16230.91 | 5.600 | 4.676 | 44353 | -3650.000 | 33.354 | 43.627 | 16.759 | 26.868 | 1275.591 |
| 81 7 20 | 16182.68 | 5.601 | 4.691 | 44179 | -4350.000 | 121.513 | 131.801 | 16.890 | 114.911 | 1390.501 |
| 81 7 27 | 16158.65 | 4.055 | 3.524 | 42715 | -36600.000 | -35.940 | -28.398 | 13.372 | -41.770 | 1348.732 |
| 81 8 4 | 16109.57 | 3.781 | 3.486 | 42381 | -8350.000 | 65.825 | 73.084 | 16.525 | 56.559 | 1405.291 |
| 81 8 10 | 16060.48 | 4.055 | 3.903 | 42028 | -8825.000 | -53.734 | -45.785 | 16.221 | -62.006 | 1343.285 |
| 81 8 17 | 16011.39 | 4.057 | 3.973 | 41827 | -5025.000 | 36.757 | 44.780 | 16.717 | 28.063 | 1371.348 |
| 81 8 24 | 15962.31 | 4.058 | 3.995 | 41801 | -650.000 | 180.002 | 188.055 | 16.905 | 171.150 | 1542.498 |
| 81 8 31 | 15900.92 | 4.762 | 4.674 | 41702 | -2475.000 | -6.266 | 3.167 | 19.975 | -16.808 | 1525.690 |
| 81 9 8 | 15857.54 | 4.765 | 4.686 | 41577 | -3125.000 | 51.484 | 60.933 | 20.078 | 40.855 | 1566.545 |
| 81 9 14 | 15814.15 | 4.767 | 4.638 | 41551 | -650.000 | -76.481 | -67.077 | 19.789 | -86.866 | 1479.679 |
| 81 9 21 | 15770.77 | 4.770 | 4.641 | 41441 | -2750.000 | -122.362 | -112.954 | 19.860 | -132.814 | 1346.865 |
| 81 9 28 | 15720.75 | 5.119 | 4.937 | 41301 | -3500.000 | 200.499 | 210.552 | 21.296 | 189.256 | 1536.121 |
| 81 10 5 | 15647.18 | 5.121 | 4.929 | 41156 | -3625.000 | -81.732 | -71.686 | 21.397 | -93.083 | 1443.138 |
| 81 10 13 | 15573.60 | 5.122 | 4.758 | 41203 | 0.000 | -77.111 | -67.230 | 20.048 | -87.278 | 1355.859 |
| 81 10 19 | 15500.03 | 5.123 | 4.729 | 41072 | -3275.000 | -23.143 | -13.295 | 19.837 | -33.132 | 1322.728 |
| 81 10 26 | 15444.36 | 4.008 | 3.583 | 40924 | -3700.000 | 156.055 | 163.642 | 14.797 | 148.845 | 1471.573 |
| 81 11 2 | 15403.20 | 4.009 | 3.574 | 40851 | -1625.000 | -163.783 | -156.202 | 14.735 | -170.937 | 1300.635 |
| 81 11 9 | 15362.04 | 4.009 | 3.534 | 40797 | -1350.000 | -153.457 | -145.915 | 14.424 | -160.339 | 1140.296 |
| 81 11 16 | 15320.89 | 4.013 | 3.361 | 40756 | -1025.000 | -110.330 | -102.957 | 13.156 | -116.113 | 1024.183 |
| 81 11 23 | 15279.73 | 4.017 | 3.214 | 40595 | -4025.000 | 79.531 | 86.757 | 12.049 | 74.708 | 1098.891 |
| 81 11 30 | 15238.11 | 4.643 | 3.656 | 38541 | -51350.000 | -72.273 | -64.625 | 13.577 | -77.602 | 1021.289 |
| 81 12 7 | 15225.46 | 4.648 | 3.660 | 38470 | -1775.000 | 101.024 | 109.331 | 13.710 | 95.621 | 1116.910 |
| 81 12 12 | 15222.81 | 4.656 | 3.655 | 38375 | -2375.000 | 89.856 | 98.164 | 13.882 | 84.282 | 1201.192 |
| 81 12 21 | 15220.16 | 4.662 | 3.681 | 38345 | -750.000 | -27.008 | -18.666 | 14.242 | -32.908 | 1168.284 |

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 0%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 81 12 28 | 15258.91 | 2.213 | 1.762 | 38444 | 0.000 | 35.472 | 39.447 | 6.863 | 32.584 | 1200.868 |
| 82 1 4 | 15227.00 | 2.215 | 1.763 | 38474 | 0.000 | 27.098 | 31.077 | 6.941 | 24.135 | 1225.004 |
| 82 1 11 | 15195.09 | 2.218 | 1.783 | 38572 | 0.000 | 91.784 | 95.785 | 7.168 | 88.617 | 1313.620 |
| 82 1 18 | 15163.18 | 2.221 | 1.796 | 38638 | 0.000 | -40.421 | -36.404 | 7.358 | -43.762 | 1269.858 |
| 82 1 25 | 15131.27 | 2.225 | 1.855 | 38997 | 0.000 | -23.368 | -19.289 | 7.888 | -27.177 | 1242.681 |
| 82 2 1 | 15082.16 | 3.706 | 3.096 | 38944 | -1325.000 | 32.172 | 38.973 | 13.507 | 25.466 | 1268.147 |
| 82 2 8 | 15033.06 | 3.711 | 3.132 | 38922 | -550.000 | 66.160 | 73.003 | 13.914 | 59.089 | 1327.236 |
| 82 2 15 | 14983.95 | 3.711 | 3.147 | 38876 | -1150.000 | -49.970 | -43.114 | 14.026 | -57.140 | 1270.096 |
| 82 2 22 | 14934.85 | 3.712 | 3.229 | 38876 | 0.000 | -153.688 | -146.747 | 14.638 | -161.385 | 1108.711 |
| 82 3 1 | 14850.63 | 6.000 | 5.265 | 38680 | -4900.000 | -14.840 | -3.580 | 24.256 | -27.836 | 1080.875 |
| 82 3 8 | 14766.40 | 6.000 | 5.265 | 38462 | -5450.000 | -5.835 | 5.425 | 24.256 | -18.831 | 1062.044 |
| 82 3 15 | 14682.18 | 6.001 | 5.215 | 38218 | -6100.000 | 27.639 | 38.849 | 23.873 | 14.976 | 1077.020 |
| 82 3 22 | 14597.96 | 6.001 | 5.197 | 37987 | -5775.000 | -56.493 | -45.301 | 23.738 | -69.039 | 1007.980 |
| 82 3 29 | 14530.75 | 4.965 | 4.300 | 38060 | 0.000 | 99.664 | 108.929 | 19.706 | 89.223 | 1097.203 |
| 82 4 5 | 14470.11 | 4.965 | 4.297 | 37909 | -3775.000 | -5.812 | 3.446 | 19.687 | -16.241 | 1080.962 |
| 82 4 13 | 14409.48 | 4.964 | 4.281 | 37748 | -4025.000 | -75.219 | -62.977 | 19.537 | -82.514 | 998.448 |
| 82 4 19 | 14348.85 | 4.961 | 4.289 | 37605 | -3575.000 | -47.253 | -38.006 | 19.557 | -57.563 | 940.884 |
| 82 4 26 | 14284.81 | 5.118 | 4.414 | 37645 | 0.000 | 0.000 | 9.532 | 20.221 | -10.689 | 930.195 |
| 82 5 3 | 14216.52 | 5.116 | 4.423 | 37480 | -4125.000 | 73.140 | 82.675 | 20.241 | 62.434 | 992.629 |
| 82 5 10 | 14148.23 | 5.114 | 4.370 | 37273 | -5175.000 | -85.635 | -76.156 | 19.808 | -95.964 | 896.665 |
| 82 5 17 | 14079.95 | 5.115 | 4.363 | 37094 | -4475.000 | 31.601 | 41.075 | 19.768 | 21.307 | 917.971 |
| 82 5 25 | 14011.66 | 5.115 | 4.355 | 36913 | -4525.000 | -24.270 | -14.804 | 19.728 | -34.532 | 883.439 |

END OF DATA
READY
LAST STEP COMPLETION CODE WAS SYSTEM 522
CM9D000 LOGGED OFF TSO AT 13:36:17 ON FEBRUARY 8, 1983
SESSION CANCELLED

# EXHIBIT 14

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MBLNS)

| DATE OF CLAIM | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 76 | 1 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 1 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 1 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 1 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 2 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 2 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 2 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 2 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 3 | 1 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 3 | 8 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 3 | 15 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 3 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 3 | 29 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 4 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 4 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 4 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 4 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 5 | 3 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 5 | 10 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 5 | 17 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 5 | 24 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 5 | 31 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 6 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 6 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 6 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 6 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 7 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 7 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 7 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 7 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 8 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 8 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 8 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 8 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 8 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 9 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 9 | 13 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 9 | 20 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 9 | 27 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 10 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 10 | 11 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 10 | 18 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 10 | 25 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 11 | 1 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 11 | 8 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 11 | 15 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 11 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 11 | 29 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 12 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 12 | 13 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 12 | 20 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |
| 76 | 12 | 27 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILLIONS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 77 | 1 3 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.015 | 0.003 | 0.032 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.032 | 0.032 | 0.032 |
| 77 | 1 10 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.013 | 0.003 | 0.034 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.034 | 0.066 |
| 77 | 1 17 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.017 | 0.003 | 0.029 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.029 | 0.029 | 0.095 |
| 77 | 1 24 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.015 | 0.003 | 0.032 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.032 | 0.032 | 0.127 |
| 77 | 1 31 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.012 | 0.003 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 0.154 |
| 77 | 2 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.014 | 0.002 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.022 | 0.176 |
| 77 | 2 14 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.015 | 0.003 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.024 | 0.200 |
| 77 | 2 21 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | -0.012 | 0.003 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 0.228 |
| 77 | 2 28 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | -0.050 | 0.008 | 0.073 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.073 | 0.301 |
| 77 | 3 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | -0.043 | 0.008 | 0.080 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.080 | 0.080 | 0.381 |
| 77 | 3 14 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.116 | -0.043 | 0.008 | 0.081 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.081 | 0.081 | 0.462 |
| 77 | 3 21 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | -0.035 | 0.009 | 0.089 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.089 | 0.089 | 0.551 |
| 77 | 3 28 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | -0.035 | 0.009 | 0.089 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.089 | 0.089 | 0.640 |
| 77 | 4 4 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.015 | 0.004 | 0.039 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 0.679 |
| 77 | 4 11 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.013 | 0.004 | 0.041 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | 0.041 | 0.720 |
| 77 | 4 18 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | -0.016 | 0.004 | 0.039 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 0.759 |
| 77 | 4 25 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.018 | 0.004 | 0.036 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | 0.036 | 0.795 |
| 77 | 5 2 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | -0.051 | 0.009 | 0.079 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.079 | 0.079 | 0.874 |
| 77 | 5 9 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.122 | -0.043 | 0.007 | 0.066 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.066 | 0.066 | 0.940 |
| 77 | 5 16 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.120 | -0.048 | 0.007 | 0.059 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.059 | 0.059 | 0.999 |
| 77 | 5 23 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.120 | -0.070 | 0.007 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | 0.057 | 1.056 |
| 77 | 5 30 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | -0.074 | 0.006 | 0.053 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.053 | 1.109 |
| 77 | 6 6 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.144 | -0.089 | 0.009 | 0.084 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | 0.084 | 1.193 |
| 77 | 6 13 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.144 | -0.091 | 0.009 | 0.082 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.082 | 0.082 | 1.275 |
| 77 | 6 20 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.163 | -0.093 | 0.009 | 0.079 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.079 | 0.079 | 1.354 |
| 77 | 6 27 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.163 | -0.104 | 0.007 | 0.066 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.066 | 0.066 | 1.420 |
| 77 | 7 4 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | -0.023 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.018 | 1.438 |
| 77 | 7 11 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | -0.020 | 0.002 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.022 | 1.460 |
| 77 | 7 18 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | -0.023 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.018 | 1.478 |
| 77 | 7 25 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | -0.022 | 0.002 | 0.019 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.019 | 0.019 | 1.497 |
| 77 | 8 1 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.024 | 0.003 | 0.030 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | 0.030 | 1.527 |
| 77 | 8 8 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.023 | 0.003 | 0.033 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.033 | 0.033 | 1.560 |
| 77 | 8 15 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.020 | 0.003 | 0.036 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | 0.036 | 1.596 |
| 77 | 8 22 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.029 | 0.002 | 0.023 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.023 | 0.023 | 1.619 |
| 77 | 8 29 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.030 | 0.002 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.022 | 1.641 |
| 77 | 9 5 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.095 | -0.038 | 0.006 | 0.063 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.063 | 0.063 | 1.704 |
| 77 | 9 12 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.095 | -0.037 | 0.006 | 0.064 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.064 | 0.064 | 1.768 |
| 77 | 9 19 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.095 | -0.031 | 0.006 | 0.070 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.070 | 0.070 | 1.838 |
| 77 | 9 26 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.095 | -0.038 | 0.006 | 0.063 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.063 | 0.063 | 1.901 |
| 77 | 10 3 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | -0.033 | 0.007 | 0.079 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.079 | 0.079 | 1.980 |
| 77 | 10 10 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | -0.027 | 0.007 | 0.086 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | 0.086 | 2.066 |
| 77 | 10 17 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | -0.026 | 0.007 | 0.087 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.087 | 0.087 | 2.153 |
| 77 | 10 24 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | -0.041 | 0.006 | 0.071 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.071 | 0.071 | 2.224 |
| 77 | 10 31 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.082 | -0.022 | 0.005 | 0.065 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.065 | 0.065 | 2.289 |
| 77 | 11 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.081 | -0.026 | 0.005 | 0.060 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.060 | 2.349 |
| 77 | 11 14 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.081 | -0.022 | 0.005 | 0.064 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.064 | 0.064 | 2.413 |
| 77 | 11 21 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.081 | -0.010 | 0.006 | 0.077 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.077 | 0.077 | 2.490 |
| 77 | 11 28 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.079 | -0.001 | 0.007 | 0.085 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.085 | 0.085 | 2.575 |
| 77 | 12 5 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.122 | 0.014 | 0.012 | 0.148 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.148 | 0.148 | 2.723 |
| 77 | 12 12 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.001 | 0.011 | 0.133 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.133 | 0.133 | 2.856 |
| 77 | 12 19 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.009 | 0.011 | 0.141 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.141 | 0.141 | 2.997 |
| 77 | 12 26 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.009 | 0.011 | 0.141 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.141 | 0.141 | 3.138 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(DALJAS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 78 | 1 2 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.004 | 0.004 | 0.051 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | 0.051 | 3.189 |
| 78 | 1 9 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | -0.009 | 0.003 | 0.036 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | 0.036 | 3.225 |
| 78 | 1 16 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.014 | 0.002 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 3.256 |
| 78 | 1 23 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | -0.015 | 0.002 | 0.029 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.029 | 0.029 | 3.285 |
| 78 | 1 30 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | -0.014 | 0.002 | 0.029 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.029 | 0.029 | 3.314 |
| 78 | 2 6 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.070 | -0.027 | 0.003 | 0.046 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.046 | 3.360 |
| 78 | 2 13 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.068 | -0.026 | 0.003 | 0.045 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.045 | 3.405 |
| 78 | 2 20 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.068 | -0.026 | 0.003 | 0.045 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.045 | 3.450 |
| 78 | 2 27 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | -0.028 | 0.003 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 3.494 |
| 78 | 3 6 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.029 | 0.003 | 0.047 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.047 | 0.047 | 3.541 |
| 78 | 3 13 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.026 | 0.003 | 0.050 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | 0.050 | 3.591 |
| 78 | 3 20 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.023 | 0.003 | 0.053 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.053 | 3.644 |
| 78 | 3 27 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.020 | 0.004 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | 0.057 | 3.701 |
| 78 | 4 3 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | -0.020 | 0.009 | 0.135 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.135 | 3.836 |
| 78 | 4 10 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.147 | -0.002 | 0.010 | 0.155 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.155 | 0.155 | 3.991 |
| 78 | 4 17 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.147 | 0.015 | 0.011 | 0.173 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.173 | 0.173 | 4.164 |
| 78 | 4 24 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | -0.011 | 0.009 | 0.144 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.144 | 0.144 | 4.308 |
| 78 | 5 1 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | -0.007 | 0.005 | 0.086 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | 0.086 | 4.394 |
| 78 | 5 8 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | -0.009 | 0.005 | 0.084 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | 0.084 | 4.478 |
| 78 | 5 15 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | 0.003 | 0.006 | 0.097 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.097 | 0.097 | 4.575 |
| 78 | 5 22 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | 0.007 | 0.006 | 0.101 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.101 | 0.101 | 4.676 |
| 78 | 5 29 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.087 | 0.021 | 0.007 | 0.115 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | 0.115 | 4.791 |
| 78 | 6 5 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | 0.028 | 0.006 | 0.118 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.118 | 0.118 | 4.909 |
| 78 | 6 12 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.041 | 0.007 | 0.131 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.131 | 0.131 | 5.040 |
| 78 | 6 19 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.039 | 0.007 | 0.129 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.129 | 0.129 | 5.169 |
| 78 | 6 16 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.052 | 0.008 | 0.143 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.143 | 0.143 | 5.312 |
| 78 | 7 3 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | 0.041 | 0.009 | 0.158 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.158 | 0.158 | 5.470 |
| 78 | 7 10 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.090 | 0.052 | 0.008 | 0.150 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.150 | 0.150 | 5.620 |
| 78 | 7 17 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.089 | 0.059 | 0.009 | 0.157 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.157 | 0.157 | 5.777 |
| 78 | 7 24 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.090 | 0.047 | 0.009 | 0.146 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | 0.146 | 5.943 |
| 78 | 7 31 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.065 | 0.009 | 0.170 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.170 | 0.170 | 6.113 |
| 78 | 8 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.062 | 0.009 | 0.167 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.167 | 0.167 | 6.280 |
| 78 | 8 14 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.052 | 0.009 | 0.157 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.157 | 0.157 | 6.437 |
| 78 | 8 21 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.057 | 0.010 | 0.163 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.163 | 0.163 | 6.600 |
| 78 | 8 28 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.065 | 0.010 | 0.171 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.171 | 0.171 | 6.771 |
| 78 | 9 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.069 | 0.011 | 0.185 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.185 | 0.185 | 6.956 |
| 78 | 9 13 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.052 | 0.011 | 0.166 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.166 | 0.166 | 7.122 |
| 78 | 9 20 | | 0.003 | 0.000 | 0.000 | 0.003 | 0.103 | 0.071 | 0.011 | 0.185 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.185 | 0.182 | 7.304 |
| 78 | 9 25 | | 0.021 | 0.000 | 0.000 | 0.021 | 0.104 | 0.070 | 0.011 | 0.185 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.185 | 0.164 | 7.468 |
| 78 | 10 2 | | 0.027 | 0.000 | 0.000 | 0.027 | 0.075 | 0.052 | 0.008 | 0.135 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.108 | 7.576 |
| 78 | 10 10 | | 0.039 | 0.000 | 0.000 | 0.039 | 0.076 | 0.040 | 0.007 | 0.123 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.123 | 0.084 | 7.660 |
| 78 | 10 16 | | 0.051 | 0.000 | 0.000 | 0.051 | 0.076 | 0.042 | 0.007 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.074 | 7.734 |
| 78 | 10 20 | | 0.061 | 0.000 | 0.000 | 0.061 | 0.076 | 0.062 | 0.008 | 0.146 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | 0.085 | 7.819 |
| 78 | 10 30 | | 0.071 | 0.000 | 0.000 | 0.071 | 0.076 | 0.074 | 0.007 | 0.157 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.157 | 0.086 | 7.905 |
| 78 | 11 6 | | 0.134 | 0.000 | 0.000 | 0.134 | 0.126 | 0.107 | 0.013 | 0.246 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.246 | 0.112 | 8.017 |
| 78 | 11 14 | | 0.150 | 0.000 | 0.000 | 0.150 | 0.125 | 0.106 | 0.014 | 0.245 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.245 | 0.095 | 8.112 |
| 78 | 11 20 | | 0.152 | 0.000 | 0.000 | 0.152 | 0.125 | 0.090 | 0.014 | 0.229 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.229 | 0.077 | 8.189 |
| 78 | 11 27 | | 0.154 | 0.000 | 0.000 | 0.154 | 0.125 | 0.126 | 0.014 | 0.265 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.265 | 0.111 | 8.300 |
| 78 | 12 4 | | 0.160 | 0.000 | 0.000 | 0.160 | 0.127 | 0.123 | 0.014 | 0.264 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.264 | 0.104 | 8.404 |
| 78 | 12 11 | | 0.164 | 0.000 | 0.000 | 0.164 | 0.126 | 0.126 | 0.014 | 0.266 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.266 | 0.102 | 8.506 |
| 78 | 12 18 | | 0.169 | 0.000 | 0.000 | 0.169 | 0.127 | 0.162 | 0.013 | 0.302 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.302 | 0.133 | 8.639 |
| 78 | 12 27 | | 0.173 | 0.000 | 0.000 | 0.173 | 0.127 | 0.154 | 0.013 | 0.294 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.294 | 0.121 | 8.760 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUES)

| DATE OF CLAIM | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | | 1 YEAR PREMIUM | 1 YEAR SHORT | 1 YEAR INVESTMENT | 1 YEAR TOTAL | | 2 YEAR PREMIUM | 2 YEAR SHORT | 2 YEAR INVESTMENT | 2 YEAR TOTAL | | 5 YEAR PREMIUM | 5 YEAR SHORT | 5 YEAR INVESTMENT | 5 YEAR TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 79 | 1 | 2 | 0.045 | 0.000 | 0.000 | 0.045 | | 0.033 | 0.044 | 0.003 | 0.080 | | 0.097 | 0.006 | 0.028 | 0.131 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.211 | | 0.166 | 8.926 |
| 79 | 1 | 8 | 0.046 | 0.000 | 0.000 | 0.046 | | 0.032 | 0.035 | 0.003 | 0.070 | | 0.098 | 0.001 | 0.028 | 0.127 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.197 | | 0.151 | 9.077 |
| 79 | 1 | 15 | 0.047 | 0.000 | 0.000 | 0.047 | | 0.032 | 0.034 | 0.003 | 0.069 | | 0.098 | -0.007 | 0.026 | 0.117 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.186 | | 0.139 | 9.216 |
| 79 | 1 | 22 | 0.046 | 0.000 | 0.000 | 0.046 | | 0.032 | 0.031 | 0.003 | 0.066 | | 0.099 | -0.009 | 0.025 | 0.115 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.181 | | 0.135 | 9.351 |
| 79 | 1 | 29 | 0.046 | 0.000 | 0.000 | 0.046 | | 0.032 | 0.026 | 0.003 | 0.061 | | 0.148 | -0.002 | 0.041 | 0.187 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.248 | | 0.189 | 9.742 |
| 79 | 2 | 5 | 0.059 | 0.000 | 0.000 | 0.059 | | 0.043 | 0.029 | 0.004 | 0.076 | | 0.148 | -0.014 | 0.038 | 0.172 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.248 | | 0.199 | 9.941 |
| 79 | 2 | 12 | 0.058 | 0.000 | 0.000 | 0.058 | | 0.042 | 0.043 | 0.004 | 0.089 | | 0.148 | -0.017 | 0.037 | 0.168 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.257 | | 0.199 | 9.941 |
| 79 | 2 | 19 | 0.052 | 0.000 | 0.000 | 0.052 | | 0.042 | 0.037 | 0.004 | 0.083 | | 0.148 | 0.000 | 0.041 | 0.189 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.272 | | 0.220 | 10.161 |
| 79 | 2 | 26 | 0.044 | 0.000 | 0.000 | 0.044 | | 0.042 | 0.048 | 0.005 | 0.095 | | 0.374 | -0.036 | 0.095 | 0.433 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.528 | | 0.484 | 10.645 |
| 79 | 3 | 5 | 0.067 | 0.000 | 0.000 | 0.067 | | 0.077 | 0.076 | 0.009 | 0.162 | | 0.374 | -0.031 | 0.098 | 0.441 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.603 | | 0.536 | 11.181 |
| 79 | 3 | 12 | 0.054 | 0.000 | 0.000 | 0.054 | | 0.077 | 0.068 | 0.010 | 0.175 | | 0.373 | -0.048 | 0.094 | 0.419 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.594 | | 0.540 | 11.721 |
| 79 | 3 | 19 | 0.046 | 0.000 | 0.000 | 0.046 | | 0.078 | 0.090 | 0.010 | 0.178 | | 0.375 | -0.041 | 0.096 | 0.430 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.608 | | 0.562 | 12.283 |
| 79 | 3 | 26 | 0.039 | 0.000 | 0.000 | 0.039 | | 0.079 | 0.074 | 0.009 | 0.162 | | 0.374 | -0.041 | 0.096 | 0.429 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.591 | | 0.552 | 12.835 |
| 79 | 4 | 2 | 0.045 | 0.000 | 0.000 | 0.045 | | 0.111 | 0.101 | 0.012 | 0.224 | | 0.407 | -0.054 | 0.103 | 0.456 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.680 | | 0.635 | 13.470 |
| 79 | 4 | 9 | 0.035 | 0.000 | 0.000 | 0.035 | | 0.111 | 0.103 | 0.013 | 0.227 | | 0.408 | -0.036 | 0.108 | 0.480 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.707 | | 0.672 | 14.142 |
| 79 | 4 | 17 | 0.034 | 0.000 | 0.000 | 0.034 | | 0.111 | 0.117 | 0.014 | 0.242 | | 0.407 | -0.043 | 0.107 | 0.471 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.713 | | 0.679 | 14.821 |
| 79 | 4 | 23 | 0.032 | 0.000 | 0.000 | 0.032 | | 0.111 | 0.127 | 0.013 | 0.251 | | 0.408 | -0.041 | 0.107 | 0.474 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.725 | | 0.693 | 15.514 |
| 79 | 4 | 30 | 0.019 | 0.000 | 0.000 | 0.019 | | 0.067 | 0.089 | 0.008 | 0.164 | | 0.556 | -0.045 | 0.148 | 0.659 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.823 | | 0.804 | 16.318 |
| 79 | 5 | 7 | 0.018 | 0.000 | 0.000 | 0.018 | | 0.067 | 0.089 | 0.008 | 0.164 | | 0.555 | -0.061 | 0.144 | 0.638 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.802 | | 0.784 | 17.102 |
| 79 | 5 | 14 | 0.019 | 0.000 | 0.000 | 0.019 | | 0.068 | 0.082 | 0.008 | 0.158 | | 0.555 | -0.063 | 0.142 | 0.634 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.792 | | 0.773 | 17.875 |
| 79 | 5 | 22 | 0.025 | 0.000 | 0.000 | 0.025 | | 0.068 | 0.065 | 0.007 | 0.140 | | 0.555 | -0.058 | 0.143 | 0.640 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.780 | | 0.755 | 18.630 |
| 79 | 5 | 28 | 0.030 | 0.000 | 0.000 | 0.030 | | 0.067 | 0.049 | 0.007 | 0.123 | | 0.555 | -0.080 | 0.135 | 0.610 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.733 | | 0.703 | 19.333 |
| 79 | 6 | 4 | 0.056 | 0.000 | 0.000 | 0.056 | | 0.103 | 0.093 | 0.012 | 0.208 | | 0.293 | -0.025 | 0.076 | 0.344 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.552 | | 0.496 | 19.829 |
| 79 | 6 | 11 | 0.044 | 0.000 | 0.000 | 0.044 | | 0.102 | 0.081 | 0.012 | 0.195 | | 0.294 | -0.019 | 0.076 | 0.351 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.546 | | 0.482 | 20.311 |
| 79 | 6 | 18 | 0.072 | 0.000 | 0.000 | 0.072 | | 0.102 | 0.064 | 0.012 | 0.178 | | 0.294 | -0.009 | 0.079 | 0.344 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.542 | | 0.470 | 20.781 |
| 79 | 6 | 25 | 0.081 | 0.000 | 0.000 | 0.081 | | 0.102 | 0.062 | 0.012 | 0.176 | | 0.293 | -0.010 | 0.076 | 0.359 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.535 | | 0.454 | 21.235 |
| 79 | 7 | 3 | 0.103 | 0.000 | 0.000 | 0.103 | | 0.117 | 0.032 | 0.012 | 0.161 | | 0.343 | -0.015 | 0.087 | 0.415 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.576 | | 0.473 | 21.708 |
| 79 | 7 | 9 | 0.113 | 0.000 | 0.000 | 0.113 | | 0.118 | 0.037 | 0.012 | 0.167 | | 0.343 | 0.044 | 0.100 | 0.487 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.654 | | 0.541 | 22.249 |
| 79 | 7 | 16 | 0.132 | 0.000 | 0.000 | 0.132 | | 0.118 | 0.077 | 0.014 | 0.209 | | 0.344 | 0.023 | 0.094 | 0.461 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.670 | | 0.538 | 22.787 |
| 79 | 7 | 24 | 0.146 | 0.000 | 0.000 | 0.146 | | 0.118 | 0.087 | 0.013 | 0.218 | | 0.342 | 0.032 | 0.095 | 0.469 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.687 | | 0.541 | 23.328 |
| 79 | 7 | 31 | 0.161 | 0.000 | 0.000 | 0.161 | | 0.117 | 0.097 | 0.015 | 0.229 | | 0.693 | 0.081 | 0.195 | 0.969 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.198 | | 1.037 | 24.365 |
| 79 | 8 | 7 | 0.169 | 0.000 | 0.000 | 0.169 | | 0.115 | 0.116 | 0.017 | 0.248 | | 0.693 | 0.087 | 0.181 | 0.881 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.129 | | 0.960 | 25.325 |
| 79 | 8 | 14 | 0.184 | 0.000 | 0.000 | 0.184 | | 0.115 | 0.111 | 0.016 | 0.242 | | 0.693 | 0.043 | 0.190 | 0.926 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.168 | | 0.984 | 26.309 |
| 79 | 8 | 21 | 0.203 | 0.000 | 0.000 | 0.203 | | 0.115 | 0.130 | 0.017 | 0.262 | | 0.693 | 0.035 | 0.188 | 0.916 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.178 | | 0.975 | 27.284 |
| 79 | 8 | 27 | 0.220 | 0.000 | 0.000 | 0.220 | | 0.115 | 0.154 | 0.018 | 0.287 | | 0.693 | 0.012 | 0.181 | 0.886 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.173 | | 0.953 | 28.237 |
| 79 | 9 | 4 | 0.161 | 0.000 | 0.000 | 0.161 | | 0.078 | 0.128 | 0.013 | 0.219 | | 0.483 | 0.031 | 0.129 | 0.643 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.862 | | 0.701 | 28.938 |
| 79 | 9 | 11 | 0.173 | 0.108 | 0.000 | 0.281 | | 0.079 | 0.132 | 0.013 | 0.224 | | 0.484 | 0.039 | 0.126 | 0.649 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.873 | | 0.592 | 29.530 |
| 79 | 9 | 18 | 0.195 | 0.198 | 0.000 | 0.393 | | 0.079 | 0.143 | 0.012 | 0.234 | | 0.484 | 0.269 | 0.143 | 0.896 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.130 | | 0.737 | 30.267 |
| 79 | 9 | 25 | 0.210 | 0.215 | 0.000 | 0.425 | | 0.079 | 0.140 | 0.012 | 0.231 | | 0.483 | 0.252 | 0.133 | 0.868 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.099 | | 0.674 | 30.941 |
| 79 | 10 | 2 | 0.171 | 0.141 | 0.000 | 0.312 | | 0.061 | 0.121 | 0.009 | 0.191 | | 0.302 | 0.242 | 0.084 | 0.628 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.819 | | 0.507 | 31.448 |
| 79 | 10 | 9 | 0.184 | 0.159 | 0.000 | 0.343 | | 0.061 | 0.153 | 0.010 | 0.224 | | 0.302 | 0.367 | 0.088 | 0.757 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.981 | | 0.638 | 32.086 |
| 79 | 10 | 16 | 0.197 | 0.322 | 0.000 | 0.519 | | 0.061 | 0.178 | 0.010 | 0.249 | | 0.302 | 0.526 | 0.099 | 0.927 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.176 | | 0.657 | 32.743 |
| 79 | 10 | 23 | 0.182 | 0.336 | 0.000 | 0.518 | | 0.062 | 0.215 | 0.009 | 0.286 | | 0.302 | 0.664 | 0.088 | 1.054 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.340 | | 0.822 | 33.565 |
| 79 | 10 | 30 | 0.168 | 0.396 | 0.000 | 0.564 | | 0.064 | 0.175 | 0.009 | 0.248 | | 0.299 | 0.419 | 0.069 | 0.697 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.945 | | 0.381 | 33.946 |
| 79 | 11 | 6 | 0.091 | 0.400 | 0.000 | 0.491 | | 0.038 | 0.107 | 0.006 | 0.151 | | 0.210 | 0.409 | 0.066 | 0.685 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.836 | | 0.345 | 34.291 |
| 79 | 11 | 13 | 0.083 | 0.402 | 0.000 | 0.485 | | 0.038 | 0.100 | 0.007 | 0.145 | | 0.209 | 0.378 | 0.066 | 0.653 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.798 | | 0.313 | 34.604 |
| 79 | 11 | 20 | 0.080 | 0.406 | 0.000 | 0.486 | | 0.039 | 0.103 | 0.007 | 0.149 | | 0.208 | 0.399 | 0.069 | 0.676 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.825 | | 0.339 | 34.943 |
| 79 | 11 | 27 | 0.079 | 0.406 | 0.000 | 0.485 | | 0.039 | 0.071 | 0.007 | 0.117 | | 0.209 | 0.289 | 0.068 | 0.566 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.683 | | 0.198 | 35.141 |
| 79 | 12 | 4 | 0.102 | 0.445 | 0.000 | 0.547 | | 0.056 | 0.108 | 0.010 | 0.174 | | 0.281 | 0.473 | 0.103 | 0.857 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.031 | | 0.484 | 35.625 |
| 79 | 12 | 11 | 0.096 | 0.437 | 0.000 | 0.533 | | 0.055 | 0.131 | 0.010 | 0.196 | | 0.280 | 0.591 | 0.102 | 0.973 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.169 | | 0.636 | 36.261 |
| 79 | 12 | 18 | 0.082 | 0.391 | 0.000 | 0.473 | | 0.056 | 0.109 | 0.009 | 0.174 | | 0.280 | 0.583 | 0.106 | 0.969 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.143 | | 0.670 | 36.931 |
| 79 | 12 | 27 | 0.076 | 0.391 | 0.000 | 0.467 | | 0.056 | 0.107 | 0.009 | 0.172 | | 0.280 | 0.594 | 0.108 | 0.982 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.154 | | 0.687 | 37.618 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 12
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | TOTAL | PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | TOTAL | PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 1 2 | 80 | 0.044 | 0.145 | 0.000 | 0.209 | 0.033 | 0.066 | 0.005 | 0.104 | 0.114 | 0.281 | 0.050 | 0.445 | 0.000 | 0.000 | 0.000 | 0.000 | 0.549 | 0.340 | 37.958 |
| 80 | 1 9 | 80 | 0.042 | 0.171 | 0.000 | 0.214 | 0.033 | 0.063 | 0.005 | 0.101 | 0.114 | 0.259 | 0.046 | 0.419 | 0.000 | 0.000 | 0.000 | 0.000 | 0.520 | 0.306 | 38.264 |
| 80 | 1 16 | 80 | 0.042 | 0.177 | 0.000 | 0.219 | 0.033 | 0.069 | 0.006 | 0.108 | 0.113 | 0.275 | 0.045 | 0.433 | 0.000 | 0.000 | 0.000 | 0.000 | 0.541 | 0.322 | 38.586 |
| 80 | 1 23 | 80 | 0.043 | 0.189 | 0.000 | 0.232 | 0.033 | 0.082 | 0.006 | 0.121 | 0.113 | 0.314 | 0.046 | 0.473 | 0.000 | 0.000 | 0.000 | 0.000 | 0.594 | 0.363 | 38.948 |
| 80 | 1 29 | 80 | 0.043 | 0.201 | 0.000 | 0.244 | 0.032 | 0.102 | 0.007 | 0.141 | 0.113 | 0.370 | 0.047 | 0.530 | 0.000 | 0.000 | 0.000 | 0.000 | 0.671 | 0.427 | 39.375 |
| 80 | 2 5 | 80 | 0.062 | 0.411 | 0.000 | 0.473 | 0.041 | 0.147 | 0.009 | 0.197 | 0.209 | 0.790 | 0.092 | 1.091 | 0.000 | 0.000 | 0.000 | 0.000 | 1.288 | 0.815 | 40.190 |
| 80 | 2 12 | 80 | 0.063 | 0.444 | 0.000 | 0.529 | 0.041 | 0.148 | 0.008 | 0.197 | 0.208 | 0.838 | 0.093 | 1.139 | 0.000 | 0.000 | 0.000 | 0.000 | 1.336 | 0.867 | 40.997 |
| 80 | 2 19 | 80 | 0.072 | 0.479 | 0.000 | 0.551 | 0.041 | 0.173 | 0.009 | 0.223 | 0.209 | 0.917 | 0.092 | 1.218 | 0.000 | 0.000 | 0.000 | 0.000 | 1.441 | 0.890 | 41.887 |
| 80 | 2 26 | 80 | 0.073 | 0.496 | 0.000 | 0.569 | 0.040 | 0.174 | 0.009 | 0.223 | 0.209 | 0.930 | 0.093 | 1.232 | 0.000 | 0.000 | 0.000 | 0.000 | 1.455 | 0.886 | 42.773 |
| 80 | 3 4 | 80 | 0.114 | 0.411 | 0.000 | 1.525 | 0.053 | 0.222 | 0.013 | 0.288 | 0.510 | 2.105 | 0.231 | 2.926 | 0.000 | 0.000 | 0.000 | 0.000 | 3.214 | 1.699 | 44.462 |
| 80 | 3 11 | 80 | 0.120 | 1.436 | 0.000 | 1.581 | 0.053 | 0.210 | 0.013 | 0.276 | 0.516 | 2.101 | 0.235 | 2.846 | 0.000 | 0.000 | 0.000 | 0.000 | 3.122 | 1.568 | 46.030 |
| 80 | 3 18 | 80 | 0.148 | 1.586 | 0.000 | 1.726 | 0.053 | 0.219 | 0.013 | 0.285 | 0.516 | 2.155 | 0.234 | 2.899 | 0.000 | 0.000 | 0.000 | 0.000 | 3.184 | 1.458 | 47.488 |
| 80 | 3 25 | 80 | 0.163 | 1.804 | 0.000 | 1.967 | 0.052 | 0.247 | 0.014 | 0.313 | 0.511 | 2.353 | 0.233 | 3.097 | 0.000 | 0.000 | 0.000 | 0.000 | 3.410 | 1.443 | 48.931 |
| 80 | 4 1 | 80 | 0.252 | 1.149 | 0.000 | 1.401 | 0.073 | 0.299 | 0.019 | 0.382 | 0.796 | 1.228 | 0.141 | 1.445 | 0.000 | 0.000 | 0.000 | 0.000 | 2.047 | 0.646 | 49.577 |
| 80 | 4 8 | 80 | 0.277 | 1.282 | 0.000 | 1.559 | 0.073 | 0.275 | 0.020 | 0.368 | 0.797 | 1.183 | 0.144 | 1.424 | 0.000 | 0.000 | 0.000 | 0.000 | 1.992 | 0.633 | 50.210 |
| 80 | 4 15 | 80 | 0.297 | 1.326 | 0.000 | 1.623 | 0.073 | 0.234 | 0.020 | 0.327 | 0.797 | 1.117 | 0.162 | 1.576 | 0.000 | 0.000 | 0.000 | 0.000 | 1.903 | 0.289 | 50.498 |
| 80 | 4 21 | 80 | 0.300 | 1.356 | 0.000 | 1.656 | 0.073 | 0.201 | 0.020 | 0.294 | 0.797 | 1.015 | 0.156 | 1.468 | 0.000 | 0.000 | 0.000 | 0.000 | 1.762 | 0.186 | 50.394 |
| 80 | 4 28 | 80 | 0.267 | 1.282 | 0.000 | 1.449 | 0.073 | 0.153 | 0.019 | 0.245 | 0.782 | 0.861 | 0.153 | 1.796 | 0.000 | 0.000 | 0.000 | 0.000 | 1.541 | 0.077 | 50.468 |
| 80 | 5 5 | 80 | 0.267 | 1.074 | 0.000 | 1.341 | 0.082 | 0.099 | 0.022 | 0.194 | 0.782 | 0.604 | 0.148 | 1.034 | 0.000 | 0.000 | 0.000 | 0.000 | 1.228 | -0.113 | 50.355 |
| 80 | 5 12 | 80 | 0.187 | 0.833 | 0.000 | 1.020 | 0.083 | 0.113 | 0.022 | 0.218 | 0.781 | 0.654 | 0.149 | 1.084 | 0.000 | 0.000 | 0.000 | 0.000 | 1.302 | 0.282 | 50.637 |
| 80 | 5 16 | 80 | 0.135 | 0.690 | 0.000 | 0.825 | 0.082 | 0.140 | 0.024 | 0.244 | 0.782 | 0.699 | 0.145 | 1.117 | 0.000 | 0.000 | 0.000 | 0.000 | 1.363 | 0.538 | 51.175 |
| 80 | 5 26 | 80 | 0.081 | 0.588 | 0.000 | 0.669 | 0.083 | 0.102 | 0.025 | 0.210 | 0.782 | 0.573 | 0.151 | 1.006 | 0.000 | 0.000 | 0.000 | 0.000 | 1.216 | 0.547 | 51.722 |
| 80 | 6 2 | 80 | 0.039 | 1.205 | 0.000 | 1.244 | 0.085 | 0.163 | 0.025 | 0.273 | 0.675 | 1.803 | 0.357 | 2.835 | 0.000 | 0.000 | 0.000 | 0.000 | 3.108 | 1.844 | 53.566 |
| 80 | 6 9 | 80 | 0.034 | 1.235 | 0.000 | 1.269 | 0.085 | 0.110 | 0.026 | 0.221 | 0.674 | 1.413 | 0.365 | 2.452 | 0.000 | 0.000 | 0.000 | 0.000 | 2.673 | 1.484 | 54.990 |
| 80 | 6 16 | 80 | 0.021 | 1.189 | 0.000 | 1.210 | 0.086 | 0.102 | 0.027 | 0.215 | 0.674 | 1.177 | 0.350 | 2.201 | 0.000 | 0.000 | 0.000 | 0.000 | 2.416 | 1.206 | 56.195 |
| 80 | 6 23 | 80 | 0.015 | 1.200 | 0.000 | 1.215 | 0.086 | 0.126 | 0.027 | 0.239 | 0.675 | 1.383 | 0.358 | 2.416 | 0.000 | 0.000 | 0.000 | 0.000 | 2.655 | 1.440 | 57.635 |
| 80 | 6 30 | 80 | 0.001 | 1.011 | 0.000 | 1.012 | 0.050 | 0.098 | 0.017 | 0.165 | 0.571 | 1.513 | 0.318 | 2.402 | 0.000 | 0.000 | 0.000 | 0.000 | 2.567 | 1.355 | 59.190 |
| 80 | 7 7 | 80 | 0.000 | 1.038 | 0.000 | 1.038 | 0.051 | 0.100 | 0.017 | 0.168 | 0.572 | 1.629 | 0.304 | 2.505 | 0.000 | 0.000 | 0.000 | 0.000 | 2.673 | 1.625 | 60.815 |
| 80 | 7 14 | 80 | 0.000 | 1.033 | 0.000 | 1.033 | 0.052 | 0.093 | 0.016 | 0.161 | 0.572 | 1.723 | 0.303 | 2.598 | 0.000 | 0.000 | 0.000 | 0.000 | 2.759 | 1.726 | 62.551 |
| 80 | 7 21 | 80 | 0.000 | 1.047 | 0.000 | 1.047 | 0.051 | 0.082 | 0.016 | 0.149 | 0.571 | 1.569 | 0.316 | 2.456 | 0.000 | 0.000 | 0.000 | 0.000 | 2.605 | 1.550 | 64.109 |
| 80 | 7 28 | 80 | 0.000 | 0.720 | 0.000 | 0.720 | 0.052 | 0.085 | 0.016 | 0.153 | 0.392 | 1.221 | 0.214 | 1.827 | 0.000 | 0.000 | 0.000 | 0.000 | 1.980 | 1.232 | 65.341 |
| 80 | 8 4 | 80 | 0.000 | 0.726 | 0.000 | 0.726 | 0.044 | 0.106 | 0.020 | 0.170 | 0.392 | 1.272 | 0.223 | 1.887 | 0.000 | 0.000 | 0.000 | 0.000 | 2.077 | 1.331 | 66.672 |
| 80 | 8 11 | 80 | 0.000 | 0.703 | 0.000 | 0.703 | 0.043 | 0.100 | 0.020 | 0.163 | 0.392 | 1.250 | 0.217 | 1.967 | 0.000 | 0.000 | 0.000 | 0.000 | 2.150 | 1.367 | 68.039 |
| 80 | 8 18 | 80 | 0.000 | 0.775 | 0.000 | 0.775 | 0.045 | 0.086 | 0.019 | 0.170 | 0.392 | 1.337 | 0.214 | 1.943 | 0.000 | 0.000 | 0.000 | 0.000 | 2.113 | 1.318 | 69.357 |
| 80 | 8 25 | 80 | 0.000 | 0.874 | 0.000 | 0.874 | 0.044 | 0.073 | 0.019 | 0.158 | 0.391 | 1.403 | 0.221 | 2.015 | 0.000 | 0.000 | 0.000 | 0.000 | 2.173 | 1.299 | 70.656 |
| 80 | 9 1 | 80 | 0.000 | 0.997 | 0.000 | 0.997 | 0.049 | 0.070 | 0.023 | 0.182 | 0.415 | 1.491 | 0.248 | 2.154 | 0.000 | 0.000 | 0.000 | 0.000 | 2.336 | 1.339 | 72.005 |
| 80 | 9 8 | 80 | 0.000 | 1.045 | 0.000 | 1.045 | 0.050 | 0.059 | 0.022 | 0.171 | 0.414 | 1.463 | 0.239 | 2.116 | 0.000 | 0.000 | 0.000 | 0.000 | 2.287 | 1.282 | 73.287 |
| 80 | 9 15 | 80 | 0.000 | 1.081 | 0.000 | 1.081 | 0.052 | 0.072 | 0.019 | 0.133 | 0.414 | 1.529 | 0.252 | 2.195 | 0.000 | 0.000 | 0.000 | 0.000 | 2.328 | 1.247 | 74.494 |
| 80 | 9 22 | 80 | 0.000 | 1.091 | 0.000 | 1.091 | 0.053 | 0.086 | 0.018 | 0.117 | 0.415 | 1.649 | 0.251 | 2.315 | 0.000 | 0.000 | 0.000 | 0.000 | 2.432 | 1.341 | 75.835 |
| 80 | 9 29 | 80 | 0.000 | 1.207 | 0.000 | 1.207 | 0.071 | -0.010 | 0.012 | 0.065 | 0.443 | 1.660 | 0.273 | 2.376 | 0.000 | 0.000 | 0.000 | 0.000 | 2.441 | 1.434 | 77.269 |
| 80 | 10 6 | 80 | 0.000 | 1.242 | 0.000 | 1.242 | 0.072 | -0.044 | 0.009 | 0.037 | 0.442 | 1.591 | 0.275 | 2.308 | 0.000 | 0.000 | 0.000 | 0.000 | 2.345 | 1.083 | 78.352 |
| 80 | 10 14 | 80 | 0.000 | 1.288 | 0.000 | 1.288 | 0.073 | -0.066 | 0.006 | 0.013 | 0.443 | 1.444 | 0.272 | 2.159 | 0.000 | 0.000 | 0.000 | 0.000 | 2.172 | 0.892 | 79.244 |
| 80 | 10 20 | 80 | 0.000 | 1.226 | 0.000 | 1.226 | 0.073 | -0.097 | 0.001 | -0.023 | 0.443 | 1.441 | 0.284 | 2.168 | 0.000 | 0.000 | 0.000 | 0.000 | 2.345 | 1.089 | 80.333 |
| 80 | 10 27 | 80 | 0.000 | 1.249 | 0.000 | 1.249 | 0.080 | -0.075 | 0.005 | 0.010 | 0.443 | 1.790 | 0.274 | 2.507 | 0.000 | 0.000 | 0.000 | 0.000 | 2.517 | 1.268 | 81.601 |
| 80 | 11 3 | 80 | 0.000 | 1.035 | 0.000 | 1.035 | 0.075 | -0.063 | 0.004 | 0.012 | 0.365 | 1.483 | 0.227 | 2.075 | 0.000 | 0.000 | 0.000 | 0.000 | 2.087 | 1.052 | 82.653 |
| 80 | 11 10 | 80 | 0.000 | 1.044 | 0.000 | 1.044 | 0.075 | -0.057 | 0.005 | 0.023 | 0.364 | 1.535 | 0.231 | 2.130 | 0.000 | 0.000 | 0.000 | 0.000 | 2.153 | 1.087 | 83.740 |
| 80 | 11 17 | 80 | 0.000 | 1.089 | 0.000 | 1.089 | 0.074 | -0.053 | 0.005 | 0.026 | 0.364 | 1.566 | 0.229 | 2.093 | 0.000 | 0.000 | 0.000 | 0.000 | 2.119 | 1.030 | 84.770 |
| 80 | 11 24 | 80 | 0.000 | 1.094 | 0.000 | 1.094 | 0.074 | -0.075 | 0.008 | 0.052 | 0.364 | 1.421 | 0.233 | 2.020 | 0.000 | 0.000 | 0.000 | 0.000 | 2.077 | 0.983 | 85.753 |
| 80 | 12 1 | 80 | 0.000 | 1.648 | 0.000 | 1.648 | 0.129 | -0.035 | 0.015 | 0.109 | 0.333 | 1.469 | 0.216 | 1.957 | 0.000 | 0.000 | 0.000 | 0.000 | 2.066 | 1.026 | 86.779 |
| 80 | 12 8 | 80 | 0.000 | 1.114 | 0.000 | 1.114 | 0.129 | -0.054 | 0.011 | 0.086 | 0.330 | 1.342 | 0.217 | 1.889 | 0.000 | 0.000 | 0.000 | 0.000 | 1.975 | 0.861 | 87.640 |
| 80 | 12 15 | 80 | 0.000 | 1.181 | 0.000 | 1.181 | 0.128 | -0.020 | 0.013 | 0.121 | 0.331 | 1.397 | 0.218 | 1.946 | 0.000 | 0.000 | 0.000 | 0.000 | 2.067 | 0.886 | 88.526 |
| 80 | 12 22 | 80 | 0.040 | 1.247 | 0.000 | 1.287 | 0.126 | -0.043 | 0.014 | 0.077 | 0.330 | 1.112 | 0.218 | 1.660 | 0.000 | 0.000 | 0.000 | 0.000 | 1.737 | 0.450 | 88.976 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

REINSURANCE: II
SHORT POSITION ADJUSTED GNMA FUTURES
(VALUE)

| | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | 1 YEAR | | | | | | 5 YEAR | | | | | | | | | |
| DATE OF CLAIM | | 1 YEAR | 2 YEAR | 5 YEAR | TOTAL CLAIMS | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 12 29 | 0.006 | 0.330 | 1.950 | 2.294 | 0.010 | -0.010 | 0.002 | 0.010 | 0.008 | 0.396 | 0.050 | 0.442 | 1.218 | 0.929 | 0.721 | 2.868 | 3.320 | 1.026 | 90.002 |
| 81 | 1 5 | 0.006 | 0.333 | 1.951 | 2.290 | 0.010 | -0.009 | 0.002 | 0.011 | 0.007 | 0.275 | 0.055 | 0.417 | 1.218 | 0.871 | 0.731 | 2.820 | 3.248 | 0.928 | 90.960 |
| 81 | 1 12 | 0.005 | 0.330 | 1.983 | 2.318 | 0.010 | -0.006 | 0.002 | 0.016 | 0.006 | 0.306 | 0.056 | 0.448 | 1.218 | 1.038 | 0.709 | 2.965 | 3.429 | 1.216 | 92.176 |
| 81 | 1 19 | 0.004 | 0.314 | 1.757 | 2.075 | 0.010 | -0.006 | 0.001 | 0.014 | 0.007 | 0.315 | 0.056 | 0.458 | 1.219 | 1.110 | 0.716 | 3.045 | 3.517 | 1.442 | 93.618 |
| 81 | 1 26 | 0.004 | 0.312 | 2.601 | 2.917 | 0.010 | -0.010 | 0.001 | 0.010 | 0.006 | 0.329 | 0.057 | 0.443 | 1.798 | 1.774 | 1.083 | 4.645 | 5.118 | 2.791 | 95.819 |
| 81 | 2 2 | 0.003 | 0.326 | 2.563 | 2.892 | 0.039 | -0.026 | 0.000 | 0.013 | 0.203 | 0.771 | 0.131 | 1.105 | 1.787 | 1.860 | 1.055 | 4.702 | 5.820 | 2.520 | 98.347 |
| 81 | 2 9 | 0.004 | 0.731 | 2.563 | 3.298 | 0.038 | -0.023 | 0.000 | 0.015 | 0.203 | 0.832 | 0.122 | 1.167 | 1.787 | 2.087 | 1.051 | 4.925 | 6.107 | 1.809 | 101.156 |
| 81 | 2 16 | 0.004 | 0.731 | 2.582 | 3.317 | 0.038 | -0.031 | -0.001 | 0.006 | 0.203 | 0.903 | 0.133 | 1.239 | 1.786 | 2.472 | 1.094 | 5.352 | 6.597 | 1.504 | 104.660 |
| 81 | 2 23 | 0.002 | 0.729 | 2.775 | 3.506 | 0.039 | -0.036 | -0.002 | 0.003 | 0.204 | 0.874 | 0.139 | 1.217 | 1.860 | 2.339 | 1.112 | 5.311 | 6.531 | 1.025 | 107.665 |
| 81 | 3 2 | 0.000 | 1.112 | 2.775 | 4.017 | 0.044 | -0.035 | -0.001 | 0.008 | 0.344 | 1.677 | 0.256 | 2.297 | 1.859 | 2.559 | 1.123 | 5.541 | 7.846 | 1.809 | 111.274 |
| 81 | 3 9 | 0.000 | 1.200 | 2.975 | 4.176 | 0.045 | -0.033 | -0.001 | 0.011 | 0.344 | 1.560 | 0.264 | 2.198 | 1.860 | 2.204 | 1.112 | 5.176 | 7.377 | 1.283 | 114.477 |
| 81 | 3 16 | 0.000 | 1.200 | 2.943 | 4.133 | 0.044 | -0.043 | -0.001 | 0.002 | 0.344 | 1.499 | 0.267 | 2.132 | 1.858 | 2.088 | 1.111 | 5.049 | 7.183 | 2.070 | 117.547 |
| 81 | 3 23 | 0.000 | 1.304 | 3.072 | 4.368 | 0.047 | -0.056 | -0.002 | -0.011 | 0.347 | 1.365 | 0.258 | 2.190 | 1.857 | 2.361 | 1.130 | 5.356 | 7.535 | 3.167 | 120.714 |
| 81 | 3 30 | 0.000 | 1.379 | 3.756 | 5.133 | 0.035 | -0.031 | 0.000 | 0.004 | 0.343 | 1.560 | 0.255 | 2.158 | 3.534 | 4.369 | 2.171 | 10.274 | 12.436 | 5.303 | 125.817 |
| 81 | 4 6 | 0.000 | 1.399 | 3.966 | 5.365 | 0.035 | -0.028 | 0.001 | 0.008 | 0.343 | 1.716 | 0.258 | 2.317 | 3.535 | 5.479 | 2.220 | 11.234 | 13.579 | 6.274 | 132.091 |
| 81 | 4 13 | 0.000 | 1.312 | 6.367 | 8.079 | 0.036 | -0.019 | 0.002 | 0.019 | 0.343 | 1.717 | 0.267 | 2.344 | 3.534 | 5.543 | 2.244 | 11.341 | 13.706 | 5.627 | 137.718 |
| 81 | 4 20 | 0.000 | 1.354 | 6.961 | 8.315 | 0.035 | -0.014 | 0.003 | 0.024 | 0.343 | 1.654 | 0.262 | 2.279 | 3.535 | 5.459 | 2.283 | 11.277 | 13.580 | 5.865 | 143.583 |
| 81 | 4 27 | 0.000 | 1.488 | 6.387 | 7.895 | 0.039 | -0.003 | 0.004 | 0.040 | 0.227 | 1.096 | 0.167 | 1.490 | 3.004 | 5.153 | 1.977 | 10.134 | 11.664 | 4.269 | 147.853 |
| 81 | 5 4 | 0.033 | 1.637 | 6.803 | 7.872 | 0.172 | 0.131 | 0.029 | 0.332 | 0.227 | 1.203 | 0.166 | 1.596 | 3.005 | 5.970 | 1.971 | 10.896 | 12.824 | 4.952 | 152.804 |
| 81 | 5 11 | 0.206 | 1.179 | 8.107 | 9.492 | 0.165 | 0.242 | 0.029 | 0.436 | 0.278 | 1.179 | 0.168 | 1.575 | 3.005 | 5.831 | 1.994 | 10.830 | 12.841 | 3.349 | 155.153 |
| 81 | 5 18 | 0.328 | 1.241 | 8.693 | 10.262 | 0.168 | 0.231 | 0.029 | 0.428 | 0.278 | 1.078 | 0.164 | 1.477 | 3.007 | 5.321 | 2.012 | 10.340 | 12.232 | 1.970 | 157.123 |
| 81 | 5 25 | 0.388 | 1.260 | 8.830 | 10.478 | 0.164 | 0.222 | 0.036 | 0.522 | 0.278 | 1.083 | 0.166 | 1.477 | 3.006 | 5.321 | 1.998 | 10.367 | 12.566 | 1.688 | 159.211 |
| 81 | 6 1 | 0.375 | 1.143 | 12.856 | 15.538 | 0.170 | 0.199 | 0.024 | 0.343 | 0.348 | 2.476 | 0.427 | 3.615 | 4.021 | 6.988 | 2.733 | 13.742 | 17.700 | 2.162 | 161.373 |
| 81 | 6 8 | 0.342 | 1.200 | 12.567 | 16.229 | 0.121 | 0.232 | 0.028 | 0.381 | 0.367 | 2.580 | 0.429 | 3.576 | 4.021 | 6.717 | 2.695 | 13.433 | 17.390 | 1.161 | 162.534 |
| 81 | 6 15 | 0.355 | 1.343 | 12.895 | 16.593 | 0.121 | 0.277 | 0.038 | 0.378 | 0.367 | 2.626 | 0.431 | 3.424 | 4.022 | 6.315 | 2.735 | 13.072 | 16.874 | 0.301 | 162.835 |
| 81 | 6 22 | 0.356 | 1.339 | 12.916 | 16.608 | 0.121 | 0.236 | 0.039 | 0.396 | 0.367 | 2.577 | 0.435 | 3.539 | 4.023 | 6.795 | 2.670 | 13.398 | 17.343 | 0.756 | 163.591 |
| 81 | 6 29 | 0.332 | 1.958 | 14.318 | 16.613 | 0.120 | 0.240 | 0.026 | 0.386 | 0.326 | 1.577 | 0.247 | 2.150 | 4.343 | 8.188 | 2.895 | 15.346 | 17.882 | 1.249 | 164.842 |
| 81 | 7 6 | 0.258 | 1.960 | 14.452 | 16.670 | 0.086 | 0.155 | 0.018 | 0.259 | 0.327 | 1.556 | 0.248 | 2.131 | 4.344 | 8.259 | 3.015 | 15.618 | 18.008 | 1.338 | 166.180 |
| 81 | 7 13 | 0.262 | 1.958 | 14.468 | 16.628 | 0.086 | 0.156 | 0.017 | 0.259 | 0.327 | 1.630 | 0.260 | 2.217 | 4.345 | 8.428 | 2.976 | 15.749 | 18.225 | 1.597 | 167.777 |
| 81 | 7 20 | 0.269 | 1.973 | 14.542 | 16.784 | 0.086 | 0.201 | 0.019 | 0.306 | 0.326 | 1.766 | 0.260 | 2.352 | 4.346 | 9.090 | 2.994 | 16.430 | 19.088 | 2.704 | 170.481 |
| 81 | 7 27 | 0.308 | 2.147 | 11.674 | 14.129 | 0.085 | 0.175 | 0.018 | 0.278 | 0.327 | 1.753 | 0.273 | 2.353 | 3.177 | 6.749 | 2.198 | 12.074 | 14.709 | 0.580 | 171.061 |
| 81 | 8 4 | 0.366 | 4.886 | 14.986 | 19.098 | 0.117 | 0.264 | 0.025 | 0.406 | 0.555 | 2.247 | 0.497 | 4.299 | 2.916 | 7.018 | 1.926 | 11.860 | 16.365 | -2.933 | 168.128 |
| 81 | 8 10 | 0.350 | 4.433 | 14.586 | 19.577 | 0.118 | 0.229 | 0.024 | 0.366 | 0.555 | 3.064 | 0.498 | 4.189 | 3.127 | 6.791 | 2.230 | 12.148 | 16.623 | -2.954 | 165.174 |
| 81 | 8 17 | 0.369 | 4.461 | 15.091 | 20.121 | 0.118 | 0.237 | 0.024 | 0.379 | 0.556 | 3.128 | 0.498 | 4.192 | 3.129 | 7.038 | 2.245 | 12.412 | 16.983 | -3.140 | 162.034 |
| 81 | 8 24 | 0.370 | 4.529 | 15.284 | 20.393 | 0.118 | 0.294 | 0.024 | 0.436 | 0.556 | 3.561 | 0.510 | 4.627 | 3.128 | 8.167 | 2.288 | 13.583 | 18.596 | -1.797 | 160.237 |
| 81 | 8 31 | 0.377 | 2.775 | 18.853 | 20.795 | 0.082 | 0.199 | 0.018 | 0.299 | 0.279 | 1.783 | 0.241 | 2.323 | 3.655 | 9.629 | 2.654 | 15.938 | 18.360 | -2.145 | 158.092 |
| 81 | 9 8 | 0.376 | 2.265 | 18.159 | 20.800 | 0.082 | 0.209 | 0.018 | 0.309 | 0.280 | 1.838 | 0.246 | 2.364 | 3.656 | 10.016 | 2.665 | 16.337 | 19.030 | -1.770 | 156.322 |
| 81 | 9 14 | 0.363 | 2.227 | 17.866 | 20.456 | 0.083 | 0.184 | 0.018 | 0.285 | 0.280 | 1.690 | 0.257 | 2.227 | 3.656 | 9.597 | 2.753 | 16.001 | 18.513 | -1.943 | 154.379 |
| 81 | 9 21 | 0.363 | 2.213 | 17.936 | 20.512 | 0.083 | 0.139 | 0.017 | 0.239 | 0.280 | 1.524 | 0.257 | 2.061 | 3.658 | 8.560 | 2.716 | 14.942 | 17.242 | -3.270 | 151.109 |
| 81 | 9 28 | 0.347 | 1.378 | 19.205 | 20.930 | 0.084 | 0.100 | 0.017 | 0.201 | 0.174 | 1.096 | 0.162 | 1.432 | 3.901 | 10.932 | 2.919 | 17.752 | 19.465 | -1.465 | 149.644 |
| 81 | 10 5 | 0.970 | 1.389 | 19.247 | 21.545 | 0.244 | 0.515 | 0.058 | 0.817 | 0.174 | 1.041 | 0.167 | 1.382 | 3.902 | 10.339 | 2.976 | 17.217 | 19.414 | -2.149 | 147.495 |
| 81 | 10 13 | 0.876 | 1.288 | 17.930 | 20.086 | 0.245 | 0.482 | 0.063 | 0.790 | 0.174 | 0.971 | 0.166 | 1.311 | 3.903 | 9.772 | 3.052 | 16.727 | 18.828 | -1.258 | 146.237 |
| 81 | 10 19 | 0.819 | 1.256 | 17.715 | 19.790 | 0.244 | 0.424 | 0.059 | 0.727 | 0.173 | 0.946 | 0.165 | 1.284 | 3.904 | 9.322 | 2.954 | 16.180 | 18.191 | -1.599 | 144.638 |
| 81 | 10 26 | 0.765 | 1.147 | 13.102 | 15.014 | 0.242 | 0.487 | 0.054 | 0.783 | 0.176 | 0.997 | 0.158 | 1.331 | 3.036 | 8.600 | 2.411 | 14.047 | 16.161 | 1.147 | 145.785 |
| 81 | 11 2 | 1.150 | 2.734 | 13.038 | 16.922 | 0.344 | 0.536 | 0.083 | 0.983 | 0.437 | 2.110 | 0.396 | 2.951 | 3.036 | 7.419 | 2.393 | 12.848 | 16.782 | -0.140 | 145.645 |
| 81 | 11 9 | 1.076 | 2.568 | 12.770 | 16.364 | 0.346 | 0.335 | 0.081 | 0.782 | 0.439 | 1.813 | 0.399 | 2.651 | 3.036 | 6.269 | 2.361 | 11.666 | 15.099 | -1.265 | 144.380 |
| 81 | 11 16 | 0.805 | 2.206 | 11.424 | 14.435 | 0.347 | 0.215 | 0.083 | 0.645 | 0.440 | 1.627 | 0.407 | 2.474 | 3.040 | 5.613 | 2.390 | 11.043 | 14.122 | -0.753 | 144.127 |
| 81 | 11 23 | 0.634 | 1.998 | 10.794 | 12.926 | 0.348 | 0.344 | 0.088 | 0.802 | 0.439 | 1.725 | 0.398 | 2.562 | 3.041 | 6.141 | 2.384 | 11.566 | 14.930 | 2.004 | 146.131 |
| 81 | 11 30 | 0.704 | 1.263 | 11.543 | 13.539 | 0.558 | 0.364 | 0.126 | 0.988 | 0.283 | 1.087 | 0.256 | 1.546 | 3.512 | 6.736 | 2.855 | 13.103 | 15.637 | 1.168 | 148.239 |
| 81 | 12 7 | 0.523 | 1.284 | 11.680 | 13.489 | 0.576 | 0.479 | 0.134 | 1.189 | 0.283 | 1.120 | 0.255 | 1.658 | 3.514 | 7.440 | 2.794 | 13.750 | 16.597 | 3.188 | 151.427 |
| 81 | 12 12 | 0.415 | 1.284 | 11.057 | 13.478 | 0.583 | 0.558 | 0.130 | 1.271 | 0.284 | 1.178 | 0.244 | 1.706 | 3.519 | 8.289 | 2.822 | 14.630 | 17.607 | 4.179 | 155.556 |
| 81 | 12 21 | 0.310 | 1.275 | 12.226 | 13.761 | 0.591 | 0.645 | 0.158 | 1.394 | 0.282 | 1.144 | 0.247 | 1.673 | 3.524 | 7.956 | 2.787 | 14.267 | 17.334 | 3.573 | 159.129 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

REACTIVE 13
SHORT POSITION ADJUSTED GNMA FUTURES
(VALUE)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | 3YEAR | | | | 3YEAR | | | | 3YEAR | | | | | | | |
| | | | 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 81 12 28 | | | 0.310 | 0.631 | 5.924 | 6.865 | 0.504 | 0.700 | 0.159 | 1.443 | 0.143 | 0.597 | 0.125 | 0.865 | 1.683 | 4.011 | 1.384 | 7.078 | | 9.386 | | 2.521 | 161.650 |
| 82 1 4 | | | 0.662 | 0.644 | 6.905 | 6.716 | 0.172 | 0.139 | 0.034 | 0.315 | 0.143 | 0.613 | 0.126 | 0.882 | 1.684 | 4.023 | 1.345 | 7.052 | | 8.249 | | 1.533 | 163.183 |
| 82 1 11 | | | 0.672 | 0.632 | 6.237 | 6.951 | 0.172 | 0.174 | 0.032 | 0.327 | 0.144 | 0.668 | 0.122 | 0.931 | 1.688 | 4.347 | 1.333 | 7.368 | | 8.624 | | 1.673 | 164.856 |
| 82 1 18 | | | 0.688 | 0.634 | 6.452 | 7.146 | 0.170 | 0.154 | 0.033 | 0.356 | 0.144 | 0.639 | 0.129 | 0.913 | 1.688 | 4.266 | 1.351 | 7.305 | | 8.521 | | 1.377 | 166.233 |
| 82 1 25 | | | 0.697 | 0.672 | 6.975 | 7.744 | 0.119 | 0.142 | 0.031 | 0.292 | 0.143 | 0.636 | 0.134 | 0.913 | 1.689 | 4.212 | 1.364 | 7.265 | | 8.470 | | 0.726 | 166.959 |
| 82 2 1 | | | 0.699 | 1.004 | 11.970 | 14.041 | 0.122 | 0.148 | 0.031 | 0.302 | 0.607 | 1.092 | 0.389 | 2.088 | 2.795 | 7.251 | 2.259 | 12.305 | | 15.295 | | 1.234 | 168.193 |
| 82 2 8 | | | 0.708 | 1.006 | 12.396 | 14.260 | 0.122 | 0.153 | 0.030 | 0.307 | 0.686 | 1.190 | 0.376 | 2.722 | 2.797 | 7.673 | 2.268 | 12.738 | | 15.759 | | 1.199 | 169.392 |
| 82 2 15 | | | 0.711 | 1.071 | 12.511 | 14.493 | 0.123 | 0.112 | 0.027 | 0.262 | 0.686 | 1.076 | 0.387 | 2.669 | 2.797 | 7.686 | 2.321 | 12.804 | | 15.535 | | 0.842 | 170.234 |
| 82 2 22 | | | 0.742 | 1.091 | 13.134 | 15.529 | 0.122 | 0.064 | 0.029 | 0.215 | 0.686 | 1.590 | 0.386 | 2.382 | 2.797 | 6.670 | 2.325 | 11.592 | | 14.189 | | -1.340 | 168.894 |
| 82 3 1 | | | 0.737 | 1.055 | 21.810 | 25.382 | 0.111 | 0.041 | 0.025 | 0.179 | 0.591 | 1.346 | 0.584 | 3.521 | 4.695 | 10.672 | 1.844 | 19.613 | | 22.733 | | -2.649 | 166.245 |
| 82 3 8 | | | 0.725 | 1.098 | 21.810 | 25.111 | 0.111 | 0.026 | 0.020 | 0.157 | 0.590 | 1.346 | 0.584 | 3.520 | 4.695 | 10.577 | 1.881 | 19.953 | | 22.624 | | -2.679 | 163.566 |
| 82 3 15 | | | 0.713 | 1.138 | 21.819 | 24.858 | 0.114 | 0.022 | 0.019 | 0.215 | 0.590 | 1.346 | 0.584 | 3.520 | 4.695 | 10.666 | 1.844 | 19.906 | | 22.747 | | -2.891 | 161.535 |
| 82 3 22 | | | 0.708 | 1.133 | 21.286 | 24.717 | 0.114 | 0.035 | 0.027 | 0.176 | 0.589 | 1.237 | 0.593 | 3.419 | 4.695 | 9.949 | 1.824 | 18.778 | | 21.863 | | -2.882 | 158.783 |
| 82 3 29 | | | 0.709 | 1.046 | 17.446 | 19.219 | 0.113 | 0.071 | 0.027 | 0.211 | 0.259 | 1.092 | 0.261 | 1.612 | 3.711 | 9.133 | 1.169 | 14.013 | | 17.896 | | -1.363 | 157.240 |
| 82 4 5 | | | 0.749 | 1.056 | 17.447 | 19.246 | 0.168 | 0.063 | 0.034 | 0.264 | 0.259 | 1.079 | 0.261 | 1.600 | 3.712 | 9.067 | 1.249 | 15.988 | | 17.852 | | -1.394 | 155.846 |
| 82 4 12 | | | 0.719 | 1.042 | 17.493 | 19.054 | 0.170 | 0.032 | 0.035 | 0.237 | 0.258 | 0.988 | 0.263 | 1.509 | 3.712 | 8.747 | 1.144 | 15.823 | | 17.359 | | -1.493 | 154.451 |
| 82 4 19 | | | 0.702 | 1.042 | 17.517 | 19.056 | 0.171 | 0.003 | 0.034 | 0.210 | 0.258 | 0.901 | 0.256 | 1.415 | 3.711 | 8.129 | 1.111 | 15.146 | | 16.771 | | -2.588 | 151.864 |
| 82 4 26 | | | 0.672 | 1.042 | 18.008 | 19.681 | 0.165 | -0.011 | 0.035 | 0.209 | 0.258 | 0.873 | 0.251 | 1.382 | 3.865 | 8.473 | 1.057 | 15.735 | | 17.326 | | -2.777 | 149.087 |
| 82 5 3 | | | 0.642 | 1.011 | 18.169 | 19.964 | 0.173 | -0.011 | 0.028 | 0.190 | 0.259 | 1.182 | 0.313 | 1.824 | 3.865 | 8.944 | 1.062 | 16.149 | | 18.161 | | -1.981 | 148.888 |
| 82 5 10 | | | 0.688 | 1.008 | 17.444 | 19.674 | 0.173 | -0.025 | 0.031 | 0.181 | 0.259 | 1.066 | 0.319 | 1.714 | 3.882 | 8.263 | 1.078 | 15.543 | | 17.438 | | -2.814 | 146.052 |
| 82 5 17 | | | 0.688 | 1.003 | 17.424 | 19.429 | 0.168 | 0.006 | 0.034 | 0.222 | 0.259 | 1.134 | 0.327 | 1.790 | 3.882 | 8.434 | 1.045 | 15.683 | | 17.695 | | -1.734 | 144.318 |
| 82 5 24 | | | 0.688 | 1.008 | 17.585 | 19.281 | 0.170 | 0.006 | 0.035 | 0.211 | 0.259 | 1.125 | 0.337 | 1.791 | 3.882 | 7.996 | 1.443 | 15.282 | | 17.304 | | -2.177 | 142.141 |

# EXHIBITS 15-17

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 3 - 77 1 3 | | 10.81 | 9.87 | 4.59 | 4.55 | 0.044 | 0.032 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.032 | 0.032 |
| 74 1 10 - 77 1 10 | | 10.81 | 9.78 | 4.59 | 4.55 | 0.044 | 0.034 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.034 | 0.066 |
| 74 1 17 - 77 1 17 | | 10.82 | 9.69 | 4.59 | 4.56 | 0.043 | 0.029 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.029 | 0.095 |
| 74 1 24 - 77 1 24 | | 10.93 | 9.51 | 4.59 | 4.56 | 0.044 | 0.032 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.032 | 0.127 |
| 74 1 31 - 77 1 31 | | 10.99 | 9.35 | 3.84 | 3.81 | 0.036 | 0.027 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.027 | 0.154 |
| 74 2 7 - 77 2 7 | | 11.04 | 9.19 | 3.84 | 3.81 | 0.036 | 0.022 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.022 | 0.176 |
| 74 2 14 - 77 2 14 | | 11.10 | 9.03 | 3.84 | 3.81 | 0.036 | 0.024 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.024 | 0.200 |
| 74 2 21 - 77 2 21 | | 11.15 | 9.11 | 3.84 | 3.81 | 0.037 | 0.028 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.028 | 0.228 |
| 74 2 28 - 77 2 28 | | 11.20 | 9.19 | 12.05 | 11.95 | 0.115 | 0.073 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.073 | 0.301 |
| 74 3 7 - 77 3 7 | | 11.25 | 9.27 | 12.05 | 11.95 | 0.115 | 0.080 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.080 | 0.381 |
| 74 3 14 - 77 3 14 | | 11.30 | 9.35 | 12.05 | 11.95 | 0.116 | 0.081 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.081 | 0.462 |
| 74 3 21 - 77 3 21 | | 11.32 | 9.36 | 12.05 | 11.95 | 0.115 | 0.089 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.089 | 0.551 |
| 74 3 28 - 77 3 28 | | 11.27 | 9.37 | 12.05 | 11.95 | 0.115 | 0.089 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.089 | 0.640 |
| 74 4 3 - 77 4 4 | | 11.23 | 9.37 | 5.31 | 5.27 | 0.050 | 0.039 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.039 | 0.679 |
| 74 4 11 - 77 4 11 | | 11.24 | 9.38 | 5.31 | 5.27 | 0.050 | 0.041 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.041 | 0.720 |
| 74 4 18 - 77 4 18 | | 11.23 | 9.39 | 5.31 | 5.27 | 0.051 | 0.039 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.039 | 0.759 |
| 74 4 25 - 77 4 25 | | 11.21 | 9.40 | 5.31 | 5.27 | 0.050 | 0.036 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.036 | 0.795 |
| 74 5 2 - 77 5 2 | | 11.19 | 9.41 | 12.86 | 12.76 | 0.121 | 0.079 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.079 | 0.874 |
| 74 5 9 - 77 5 9 | | 11.17 | 9.41 | 12.86 | 12.76 | 0.122 | 0.044 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.044 | 0.918 |
| 74 5 16 - 77 5 16 | | 11.16 | 9.42 | 12.86 | 12.76 | 0.120 | 0.059 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.059 | 0.977 |
| 74 5 23 - 77 5 23 | | 11.15 | 9.38 | 12.86 | 12.76 | 0.120 | 0.057 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.057 | 1.034 |
| 74 5 30 - 77 5 30 | | 11.13 | 9.33 | 12.86 | 12.76 | 0.121 | 0.053 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.053 | 1.087 |
| 74 6 6 - 77 6 6 | | 11.11 | 9.28 | 17.59 | 17.45 | 0.164 | 0.084 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.084 | 1.171 |
| 74 6 13 - 77 6 13 | | 11.10 | 9.23 | 17.59 | 17.45 | 0.164 | 0.082 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.082 | 1.253 |
| 74 6 20 - 77 6 20 | | 11.07 | 9.28 | 17.59 | 17.45 | 0.163 | 0.079 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.079 | 1.332 |
| 74 6 27 - 77 6 27 | | 11.05 | 9.27 | 17.59 | 17.45 | 0.163 | 0.066 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.066 | 1.398 |
| 74 7 3 - 77 7 4 | | 11.02 | 9.30 | 4.24 | 4.23 | 0.039 | 0.018 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.018 | 1.416 |
| 74 7 11 - 77 7 11 | | 11.00 | 9.31 | 4.24 | 4.23 | 0.040 | 0.022 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.022 | 1.438 |
| 74 7 18 - 77 7 18 | | 11.02 | 9.32 | 4.24 | 4.23 | 0.039 | 0.018 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.018 | 1.456 |
| 74 7 25 - 77 7 25 | | 11.04 | 9.33 | 4.24 | 4.23 | 0.039 | 0.019 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.019 | 1.475 |
| 74 8 1 - 77 8 1 | | 11.07 | 9.31 | 5.77 | 5.72 | 0.053 | 0.030 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.030 | 1.505 |
| 74 8 8 - 77 8 8 | | 11.10 | 9.30 | 5.77 | 5.72 | 0.053 | 0.033 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.033 | 1.538 |
| 74 8 15 - 77 8 15 | | 11.13 | 9.29 | 5.77 | 5.72 | 0.053 | 0.036 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.036 | 1.574 |
| 74 8 22 - 77 8 22 | | 10.88 | 9.26 | 5.77 | 5.71 | 0.050 | 0.023 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.023 | 1.597 |
| 74 8 29 - 77 8 29 | | 10.92 | 9.30 | 5.77 | 5.71 | 0.050 | 0.022 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.022 | 1.619 |
| 74 9 5 - 77 9 5 | | 10.96 | 9.31 | 10.63 | 10.54 | 0.095 | 0.063 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.063 | 1.682 |
| 74 9 12 - 77 9 12 | | 10.99 | 9.31 | 10.63 | 10.54 | 0.095 | 0.064 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.064 | 1.746 |
| 74 9 19 - 77 9 19 | | 10.96 | 9.31 | 10.63 | 10.54 | 0.095 | 0.070 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.070 | 1.816 |
| 74 9 26 - 77 9 26 | | 10.89 | 9.31 | 10.63 | 10.54 | 0.095 | 0.063 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.063 | 1.901 |
| 74 10 4 - 77 10 3 | | 10.88 | 9.31 | 11.87 | 11.77 | 0.105 | 0.079 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.079 | 1.980 |
| 74 10 11 - 77 10 10 | | 10.86 | 9.31 | 11.87 | 11.77 | 0.106 | 0.084 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.084 | 2.064 |
| 74 10 18 - 77 10 17 | | 10.87 | 9.31 | 11.87 | 11.77 | 0.106 | 0.087 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.087 | 2.151 |
| 74 10 25 - 77 10 24 | | 10.86 | 9.31 | 11.87 | 11.77 | 0.106 | 0.071 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.071 | 2.222 |
| 74 11 1 - 77 10 31 | | 10.84 | 9.32 | 9.26 | 9.18 | 0.082 | 0.065 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.065 | 2.287 |
| 74 11 8 - 77 11 7 | | 10.81 | 9.28 | 9.26 | 9.18 | 0.081 | 0.060 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.060 | 2.347 |
| 74 11 15 - 77 11 14 | | 10.76 | 9.31 | 9.26 | 9.18 | 0.081 | 0.066 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.066 | 2.413 |
| 74 11 22 - 77 11 21 | | 10.68 | 9.38 | 9.26 | 9.18 | 0.081 | 0.077 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.077 | 2.490 |
| 74 11 29 - 77 11 28 | | 10.64 | 9.39 | 9.26 | 9.18 | 0.079 | 0.085 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.085 | 2.575 |
| 74 12 6 - 77 12 5 | | 10.29 | 9.32 | 14.14 | 14.20 | 0.122 | 0.148 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.148 | 2.723 |
| 74 12 13 - 77 12 12 | | 10.19 | 9.29 | 14.14 | 14.20 | 0.121 | 0.133 | 0.000 | ## | 0.000 | 0.008 | 0.000 | 0.133 | 2.856 |
| 74 12 20 - 77 12 19 | | 10.05 | 9.27 | 14.14 | 14.20 | 0.121 | 0.141 | 0.000 | ## | 0.000 | 0.008 | 0.000 | 0.141 | 2.997 |
| 74 12 27 - 77 12 26 | | 9.96 | 9.25 | 14.14 | 14.20 | 0.121 | 0.141 | 0.000 | ## | 0.000 | 0.008 | 0.000 | 0.141 | 3.138 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 - 78 1 2 | | 9.87 | 9.23 | 5.01 | 4.96 | 0.043 | 0.051 | 0.000 | 0.000 | 0.009 | 0.000 | 0.051 | 3.189 |
| 77 1 10 - 78 1 9 | | 9.78 | 9.21 | 5.01 | 4.96 | 0.042 | 0.036 | 0.000 | 0.000 | 0.008 | 0.000 | 0.036 | 3.225 |
| 77 1 17 - 78 1 16 | | 9.69 | 9.19 | 5.01 | 4.96 | 0.043 | 0.031 | 0.000 | 0.000 | 0.007 | 0.000 | 0.031 | 3.256 |
| 77 1 24 - 78 1 23 | | 9.61 | 9.19 | 5.01 | 4.96 | 0.042 | 0.029 | 0.000 | 0.000 | 0.008 | 0.000 | 0.029 | 3.285 |
| 77 1 31 - 78 1 30 | | 9.35 | 9.19 | 5.01 | 4.96 | 0.041 | 0.029 | 0.000 | 0.000 | 0.008 | 0.000 | 0.029 | 3.314 |
| 77 2 7 - 78 2 6 | | 9.19 | 9.19 | 8.54 | 8.44 | 0.070 | 0.046 | 0.000 | 0.000 | 0.008 | 0.000 | 0.046 | 3.360 |
| 77 2 14 - 78 2 13 | | 9.03 | 9.19 | 8.54 | 8.44 | 0.068 | 0.045 | 0.000 | 0.000 | 0.008 | 0.000 | 0.045 | 3.405 |
| 77 2 21 - 78 2 20 | | 9.11 | 9.28 | 8.54 | 8.44 | 0.068 | 0.045 | 0.000 | 0.000 | 0.008 | 0.000 | 0.045 | 3.450 |
| 77 2 28 - 78 2 27 | | 9.19 | 9.38 | 8.54 | 8.44 | 0.069 | 0.044 | 0.000 | 0.000 | 0.008 | 0.000 | 0.044 | 3.494 |
| 77 3 7 - 78 3 6 | | 9.27 | 9.48 | 8.99 | 8.89 | 0.073 | 0.047 | 0.000 | 0.000 | 0.008 | 0.000 | 0.047 | 3.541 |
| 77 3 14 - 78 3 13 | | 9.35 | 9.58 | 8.99 | 8.89 | 0.073 | 0.050 | 0.000 | 0.000 | 0.008 | 0.000 | 0.050 | 3.591 |
| 77 3 21 - 78 3 20 | | 9.44 | 9.67 | 8.99 | 8.89 | 0.073 | 0.053 | 0.000 | 0.000 | 0.008 | 0.000 | 0.053 | 3.644 |
| 77 3 28 - 78 3 27 | | 9.37 | 9.75 | 8.99 | 8.89 | 0.073 | 0.057 | 0.000 | 0.000 | 0.008 | 0.000 | 0.057 | 3.701 |
| 77 4 4 - 78 4 3 | | 9.32 | 9.83 | 17.98 | 17.79 | 0.146 | 0.135 | 0.000 | 0.000 | 0.008 | 0.000 | 0.135 | 3.836 |
| 77 4 11 - 78 4 10 | | 9.38 | 9.91 | 17.98 | 17.79 | 0.147 | 0.155 | 0.000 | 0.000 | 0.008 | 0.000 | 0.155 | 3.991 |
| 77 4 18 - 78 4 17 | | 9.39 | 9.92 | 17.98 | 17.79 | 0.147 | 0.173 | 0.000 | 0.000 | 0.008 | 0.000 | 0.173 | 4.164 |
| 77 4 25 - 78 4 24 | | 9.40 | 9.94 | 17.98 | 17.79 | 0.146 | 0.144 | 0.000 | 0.000 | 0.008 | 0.000 | 0.144 | 4.308 |
| 77 5 2 - 78 5 1 | | 9.41 | 9.94 | 18.82 | 18.70 | 0.088 | 0.086 | 0.000 | 0.000 | 0.008 | 0.000 | 0.086 | 4.394 |
| 77 5 9 - 78 5 8 | | 9.41 | 9.98 | 18.82 | 18.70 | 0.088 | 0.084 | 0.000 | 0.000 | 0.008 | 0.000 | 0.084 | 4.478 |
| 77 5 16 - 78 5 15 | | 9.42 | 9.95 | 18.82 | 18.70 | 0.088 | 0.097 | 0.000 | 0.000 | 0.008 | 0.000 | 0.097 | 4.575 |
| 77 5 23 - 78 5 22 | | 9.38 | 9.93 | 18.82 | 18.70 | 0.088 | 0.101 | 0.000 | 0.000 | 0.008 | 0.000 | 0.101 | 4.676 |
| 77 5 30 - 78 5 29 | | 9.33 | 9.91 | 18.82 | 18.70 | 0.087 | 0.115 | 0.000 | 0.000 | 0.008 | 0.000 | 0.115 | 4.791 |
| 77 6 6 - 78 6 5 | | 9.28 | 9.89 | 18.39 | 18.27 | 0.084 | 0.118 | 0.000 | 0.000 | 0.008 | 0.000 | 0.118 | 4.909 |
| 77 6 13 - 78 6 12 | | 9.22 | 9.87 | 18.39 | 18.27 | 0.083 | 0.131 | 0.000 | 0.000 | 0.008 | 0.000 | 0.131 | 5.040 |
| 77 6 20 - 78 6 19 | | 9.25 | 9.90 | 18.39 | 18.27 | 0.083 | 0.129 | 0.000 | 0.000 | 0.008 | 0.000 | 0.129 | 5.169 |
| 77 6 27 - 78 6 26 | | 9.27 | 9.93 | 18.39 | 18.27 | 0.083 | 0.143 | 0.000 | 0.000 | 0.008 | 0.000 | 0.143 | 5.312 |
| 77 7 4 - 78 7 3 | | 9.30 | 9.96 | 11.13 | 11.01 | 0.088 | 0.158 | 0.000 | 0.000 | 0.008 | 0.000 | 0.158 | 5.470 |
| 77 7 11 - 78 7 10 | | 9.34 | 9.99 | 11.13 | 11.01 | 0.090 | 0.150 | 0.000 | 0.000 | 0.008 | 0.000 | 0.150 | 5.620 |
| 77 7 18 - 78 7 17 | | 9.33 | 9.97 | 11.13 | 11.01 | 0.089 | 0.157 | 0.000 | 0.000 | 0.008 | 0.000 | 0.157 | 5.777 |
| 77 7 25 - 78 7 24 | | 9.32 | 9.96 | 11.13 | 11.01 | 0.090 | 0.166 | 0.000 | 0.000 | 0.008 | 0.000 | 0.166 | 5.943 |
| 77 8 1 - 78 7 31 | | 9.31 | 9.95 | 12.12 | 11.99 | 0.096 | 0.170 | 0.000 | 0.000 | 0.008 | 0.000 | 0.170 | 6.113 |
| 77 8 8 - 78 8 7 | | 9.30 | 9.93 | 12.12 | 11.99 | 0.094 | 0.167 | 0.000 | 0.000 | 0.008 | 0.000 | 0.167 | 6.280 |
| 77 8 15 - 78 8 14 | | 9.29 | 9.92 | 12.12 | 11.99 | 0.094 | 0.157 | 0.000 | 0.000 | 0.008 | 0.000 | 0.157 | 6.437 |
| 77 8 22 - 78 8 21 | | 9.30 | 9.94 | 12.12 | 11.99 | 0.096 | 0.163 | 0.000 | 0.000 | 0.008 | 0.000 | 0.163 | 6.600 |
| 77 8 29 - 78 8 28 | | 9.30 | 10.00 | 12.12 | 11.99 | 0.096 | 0.171 | 0.000 | 0.000 | 0.008 | 0.000 | 0.171 | 6.771 |
| 77 9 5 - 78 9 4 | | 9.31 | 10.17 | 13.14 | 13.01 | 0.105 | 0.185 | 0.000 | 0.000 | 0.008 | 0.000 | 0.185 | 6.956 |
| 77 9 12 - 78 9 11 | | 9.31 | 10.24 | 13.14 | 13.01 | 0.103 | 0.166 | 0.000 | 0.000 | 0.008 | 0.000 | 0.166 | 7.122 |
| 77 9 19 - 78 9 18 | | 9.31 | 10.34 | 13.14 | 13.01 | 0.103 | 0.185 | 0.003 | 34.333 | 0.008 | 0.014 | 0.182 | 7.304 |
| 77 9 26 - 78 9 25 | | 9.31 | 10.52 | 13.14 | 13.01 | 0.104 | 0.185 | 0.021 | 4.952 | 0.008 | 0.114 | 0.164 | 7.468 |
| 77 10 3 - 78 10 2 | | 9.31 | 10.48 | 9.64 | 9.53 | 0.075 | 0.135 | 0.027 | 2.778 | 0.008 | 0.200 | 0.108 | 7.576 |
| 77 10 10 - 78 10 9 | | 9.31 | 10.84 | 9.64 | 9.53 | 0.076 | 0.123 | 0.039 | 1.949 | 0.008 | 0.317 | 0.084 | 7.660 |
| 77 10 17 - 78 10 16 | | 9.31 | 11.00 | 9.64 | 9.53 | 0.076 | 0.125 | 0.051 | 1.490 | 0.008 | 0.408 | 0.074 | 7.734 |
| 77 10 24 - 78 10 23 | | 9.33 | 11.16 | 9.64 | 9.53 | 0.076 | 0.146 | 0.061 | 1.246 | 0.008 | 0.418 | 0.085 | 7.819 |
| 77 10 31 - 78 10 30 | | 9.35 | 11.31 | 9.64 | 9.53 | 0.076 | 0.157 | 0.071 | 1.070 | 0.008 | 0.452 | 0.086 | 7.905 |
| 77 11 7 - 78 11 6 | | 9.38 | 11.47 | 15.97 | 15.80 | 0.126 | 0.246 | 0.134 | 0.940 | 0.008 | 0.545 | 0.112 | 8.017 |
| 77 11 14 - 78 11 13 | | 9.41 | 11.63 | 15.97 | 15.80 | 0.125 | 0.245 | 0.150 | 0.833 | 0.008 | 0.612 | 0.095 | 8.112 |
| 77 11 21 - 78 11 20 | | 9.38 | 11.62 | 15.97 | 15.80 | 0.125 | 0.229 | 0.152 | 0.822 | 0.008 | 0.664 | 0.077 | 8.189 |
| 77 11 28 - 78 11 27 | | 9.35 | 11.61 | 15.97 | 15.80 | 0.125 | 0.265 | 0.154 | 0.812 | 0.008 | 0.581 | 0.111 | 8.300 |
| 77 12 5 - 78 12 4 | | 9.32 | 11.60 | 16.32 | 16.14 | 0.127 | 0.264 | 0.160 | 0.794 | 0.008 | 0.606 | 0.104 | 8.404 |
| 77 12 12 - 78 12 11 | | 9.29 | 11.60 | 16.32 | 16.14 | 0.126 | 0.266 | 0.164 | 0.768 | 0.008 | 0.617 | 0.102 | 8.506 |
| 77 12 19 - 78 12 18 | | 9.27 | 11.62 | 16.32 | 16.14 | 0.127 | 0.302 | 0.169 | 0.751 | 0.008 | 0.560 | 0.133 | 8.639 |
| 77 12 26 - 78 12 27 | | 9.25 | 11.63 | 16.32 | 16.14 | 0.127 | 0.294 | 0.173 | 0.734 | 0.008 | 0.588 | 0.121 | 8.760 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 3 | - 78 1 9 | 9.23 | 11.44 | 4.18 | 4.14 | 0.033 | 0.080 | 0.045 | 0.733 | 0.008 | 0.563 | 0.035 | 8.795 |
| 78 1 10 | - 78 1 16 | 9.24 | 11.45 | 4.18 | 4.14 | 0.032 | 0.070 | 0.044 | 0.696 | 0.008 | 0.457 | 0.024 | 8.819 |
| 78 1 17 | - 78 1 23 | 9.19 | 11.40 | 4.18 | 4.14 | 0.032 | 0.069 | 0.047 | 0.681 | 0.008 | 0.681 | 0.022 | 8.841 |
| 78 1 24 | - 78 1 30 | 9.19 | 11.41 | 4.18 | 4.14 | 0.032 | 0.066 | 0.046 | 0.696 | 0.008 | 0.697 | 0.020 | 8.861 |
| 78 1 31 | - 78 2 6 | 9.19 | 11.41 | 4.18 | 4.14 | 0.032 | 0.066 | 0.046 | 0.696 | 0.008 | 0.697 | 0.020 | 8.881 |
| 78 2 7 | - 78 2 13 | 9.19 | 11.41 | 4.18 | 4.14 | 0.032 | 0.061 | 0.046 | 0.696 | 0.008 | 0.754 | 0.015 | 8.896 |
| 78 2 14 | - 78 2 20 | 9.19 | 11.39 | 5.51 | 5.45 | 0.043 | 0.076 | 0.059 | 0.729 | 0.008 | 0.726 | 0.017 | 8.893 |
| 78 2 21 | - 78 2 27 | 9.19 | 11.37 | 5.51 | 5.45 | 0.042 | 0.089 | 0.058 | 0.724 | 0.008 | 0.652 | 0.031 | 8.924 |
| 78 2 28 | - 78 3 6 | 9.28 | 11.50 | 5.51 | 5.45 | 0.042 | 0.083 | 0.052 | 0.808 | 0.008 | 0.627 | 0.031 | 8.955 |
| 78 3 7 | - 78 3 13 | 9.38 | 11.42 | 5.51 | 5.45 | 0.042 | 0.095 | 0.044 | 0.955 | 0.008 | 0.463 | 0.051 | 9.006 |
| 78 3 14 | - 78 3 20 | 9.48 | 11.35 | 9.98 | 9.87 | 0.077 | 0.142 | 0.067 | 1.149 | 0.008 | 0.414 | 0.095 | 9.101 |
| 78 3 21 | - 78 3 27 | 9.58 | 11.28 | 9.98 | 9.87 | 0.077 | 0.175 | 0.054 | 1.424 | 0.008 | 0.309 | 0.121 | 9.222 |
| 78 3 28 | - 78 4 3 | 9.67 | 11.37 | 9.98 | 9.87 | 0.078 | 0.178 | 0.046 | 1.696 | 0.008 | 0.258 | 0.132 | 9.354 |
| 78 4 4 | - 78 4 10 | 9.77 | 11.46 | 9.98 | 9.87 | 0.078 | 0.178 | 0.046 | 1.696 | 0.008 | 0.258 | 0.132 | 9.486 |
| 78 4 11 | - 78 4 17 | 9.75 | 11.24 | 9.98 | 9.87 | 0.079 | 0.162 | 0.039 | 2.026 | 0.008 | 0.241 | 0.123 | 9.477 |
| 78 4 18 | - 78 4 24 | 9.83 | 11.25 | 13.88 | 13.74 | 0.111 | 0.224 | 0.045 | 2.467 | 0.008 | 0.201 | 0.179 | 9.656 |
| 78 4 25 | - 78 5 1 | 9.91 | 11.24 | 13.88 | 13.74 | 0.111 | 0.227 | 0.035 | 3.171 | 0.008 | 0.154 | 0.192 | 9.848 |
| 78 5 2 | - 78 5 8 | 9.92 | 11.24 | 13.88 | 13.74 | 0.111 | 0.242 | 0.034 | 3.265 | 0.008 | 0.140 | 0.208 | 10.056 |
| 78 5 9 | - 78 5 15 | 9.94 | 11.24 | 13.88 | 13.74 | 0.111 | 0.251 | 0.032 | 3.449 | 0.008 | 0.127 | 0.219 | 10.275 |
| 78 5 16 | - 78 5 22 | 9.96 | 11.25 | 8.40 | 8.32 | 0.067 | 0.164 | 0.019 | 3.526 | 0.008 | 0.116 | 0.145 | 10.420 |
| 78 5 23 | - 78 5 29 | 9.98 | 11.25 | 8.40 | 8.32 | 0.067 | 0.164 | 0.018 | 3.722 | 0.008 | 0.110 | 0.146 | 10.566 |
| 78 5 30 | - 78 6 5 | 9.93 | 11.20 | 8.40 | 8.32 | 0.068 | 0.158 | 0.019 | 3.579 | 0.008 | 0.120 | 0.139 | 10.705 |
| 78 6 6 | - 78 6 12 | 9.91 | 11.32 | 8.40 | 8.32 | 0.068 | 0.146 | 0.025 | 2.720 | 0.008 | 0.179 | 0.115 | 10.820 |
| 78 6 13 | - 78 6 19 | 9.91 | 11.38 | 8.40 | 8.32 | 0.067 | 0.123 | 0.030 | 2.233 | 0.008 | 0.244 | 0.093 | 10.913 |
| 78 6 20 | - 78 6 26 | 9.89 | 11.45 | 12.91 | 12.78 | 0.103 | 0.208 | 0.054 | 1.839 | 0.008 | 0.269 | 0.152 | 11.065 |
| 78 6 27 | - 78 7 3 | 9.87 | 11.51 | 12.91 | 12.78 | 0.102 | 0.195 | 0.044 | 1.594 | 0.008 | 0.328 | 0.131 | 11.196 |
| 78 7 4 | - 78 7 10 | 9.90 | 11.62 | 12.91 | 12.79 | 0.102 | 0.178 | 0.072 | 1.417 | 0.008 | 0.404 | 0.106 | 11.302 |
| 78 7 11 | - 78 7 17 | 9.93 | 11.74 | 12.91 | 12.79 | 0.102 | 0.176 | 0.081 | 1.259 | 0.008 | 0.460 | 0.095 | 11.397 |
| 78 7 18 | - 78 7 24 | 9.96 | 11.86 | 14.76 | 14.62 | 0.117 | 0.161 | 0.103 | 1.134 | 0.008 | 0.640 | 0.058 | 11.455 |
| 78 7 25 | - 78 7 31 | 9.99 | 11.98 | 14.76 | 14.62 | 0.118 | 0.167 | 0.113 | 1.044 | 0.008 | 0.677 | 0.054 | 11.509 |
| 78 8 1 | - 78 8 7 | 9.97 | 12.12 | 14.76 | 14.62 | 0.118 | 0.209 | 0.132 | 0.894 | 0.008 | 0.632 | 0.077 | 11.586 |
| 78 8 8 | - 78 8 14 | 9.96 | 12.24 | 14.76 | 14.62 | 0.118 | 0.218 | 0.146 | 0.809 | 0.008 | 0.670 | 0.072 | 11.658 |
| 78 8 15 | - 78 8 21 | 9.93 | 12.36 | 14.76 | 14.62 | 0.117 | 0.229 | 0.161 | 0.727 | 0.008 | 0.703 | 0.068 | 11.726 |
| 78 8 22 | - 78 8 28 | 9.93 | 12.44 | 14.44 | 14.30 | 0.115 | 0.248 | 0.169 | 0.680 | 0.008 | 0.681 | 0.079 | 11.805 |
| 78 8 29 | - 78 9 4 | 9.92 | 12.56 | 14.44 | 14.30 | 0.115 | 0.242 | 0.184 | 0.625 | 0.008 | 0.760 | 0.058 | 11.863 |
| 78 9 5 | - 78 9 11 | 9.99 | 12.80 | 14.44 | 14.30 | 0.115 | 0.242 | 0.203 | 0.567 | 0.008 | 0.775 | 0.059 | 11.922 |
| 78 9 12 | - 78 9 18 | 10.08 | 13.04 | 14.44 | 14.30 | 0.115 | 0.287 | 0.220 | 0.523 | 0.008 | 0.767 | 0.047 | 11.969 |
| 78 9 19 | - 78 9 25 | 10.17 | 13.28 | 9.81 | 9.71 | 0.078 | 0.219 | 0.161 | 0.484 | 0.008 | 0.735 | 0.058 | 12.047 |
| 78 9 26 | - 78 10 2 | 10.24 | 13.52 | 9.81 | 9.71 | 0.079 | 0.224 | 0.173 | 0.457 | 0.008 | 0.772 | 0.051 | 12.098 |
| 78 10 3 | - 78 10 9 | 10.34 | 13.88 | 9.81 | 9.71 | 0.079 | 0.234 | 0.195 | 0.405 | 0.008 | 0.833 | 0.039 | 12.137 |
| 78 10 10 | - 78 10 16 | 10.52 | 14.26 | 9.81 | 9.72 | 0.079 | 0.231 | 0.210 | 0.376 | 0.008 | 0.909 | 0.021 | 12.158 |
| 78 10 17 | - 78 10 23 | 10.68 | 14.44 | 7.35 | 7.29 | 0.061 | 0.191 | 0.171 | 0.357 | 0.008 | 0.895 | 0.020 | 12.178 |
| 78 10 24 | - 78 10 30 | 10.84 | 15.02 | 7.35 | 7.29 | 0.061 | 0.224 | 0.184 | 0.332 | 0.008 | 0.821 | 0.040 | 12.218 |
| 78 10 31 | - 78 11 6 | 11.00 | 15.40 | 7.35 | 7.29 | 0.061 | 0.249 | 0.197 | 0.310 | 0.008 | 0.791 | 0.052 | 12.270 |
| 78 11 7 | - 78 11 13 | 11.16 | 15.30 | 7.35 | 7.29 | 0.062 | 0.284 | 0.182 | 0.341 | 0.008 | 0.636 | 0.104 | 12.374 |
| 78 11 14 | - 78 11 20 | 11.31 | 15.20 | 7.35 | 7.29 | 0.064 | 0.248 | 0.148 | 0.381 | 0.009 | 0.677 | 0.080 | 12.454 |
| 78 11 21 | - 78 11 27 | 11.47 | 15.11 | 4.38 | 4.35 | 0.038 | 0.151 | 0.091 | 0.418 | 0.009 | 0.603 | 0.060 | 12.514 |
| 78 11 28 | - 78 12 4 | 11.43 | 15.02 | 4.38 | 4.35 | 0.038 | 0.145 | 0.083 | 0.458 | 0.009 | 0.572 | 0.062 | 12.576 |
| 78 12 5 | - 78 12 11 | 11.42 | 14.93 | 4.38 | 4.35 | 0.039 | 0.149 | 0.080 | 0.488 | 0.009 | 0.537 | 0.069 | 12.645 |
| 78 12 12 | - 78 12 18 | 11.41 | 14.90 | 4.38 | 4.35 | 0.039 | 0.117 | 0.079 | 0.494 | 0.009 | 0.675 | 0.038 | 12.683 |
| 78 12 19 | - 78 12 25 | 11.40 | 14.44 | 6.30 | 6.26 | 0.056 | 0.174 | 0.102 | 0.549 | 0.009 | 0.586 | 0.072 | 12.755 |
| 78 12 26 | - 78 12 31 | 11.40 | 14.32 | 6.30 | 6.26 | 0.055 | 0.196 | 0.096 | 0.573 | 0.009 | 0.490 | 0.100 | 12.855 |
| 78 12 18 | - 79 12 10 | 11.42 | 14.27 | 6.30 | 6.26 | 0.056 | 0.174 | 0.082 | 0.683 | 0.009 | 0.471 | 0.092 | 12.947 |
| 78 12 27 | - 79 12 27 | 11.43 | 14.16 | 6.30 | 6.26 | 0.056 | 0.172 | 0.074 | 0.757 | 0.009 | 0.442 | 0.096 | 13.043 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 - 80 1 2 | | 11.44 | 14.14 | 3.70 | 3.67 | 0.033 | 0.104 | 0.044 88 | 0.750 | 0.009 | 0.423 | 0.060 | 13.103 |
| 79 1 9 - 80 1 9 | | 11.45 | 14.11 | 3.70 | 3.67 | 0.033 | 0.101 | 0.043 88 | 0.767 | 0.009 | 0.426 | 0.058 | 13.161 |
| 79 1 16 - 80 1 16 | | 11.43 | 14.09 | 3.70 | 3.67 | 0.033 | 0.108 | 0.042 88 | 0.786 | 0.009 | 0.389 | 0.066 | 13.227 |
| 79 1 23 - 80 1 23 | | 11.41 | 14.09 | 3.70 | 3.67 | 0.033 | 0.121 | 0.041 88 | 0.747 | 0.009 | 0.355 | 0.078 | 13.305 |
| 79 1 30 - 80 1 29 | | 11.41 | 14.09 | 3.70 | 3.67 | 0.032 | 0.141 | 0.043 88 | 0.744 | 0.009 | 0.305 | 0.098 | 13.403 |
| 79 2 6 - 80 2 5 | | 11.39 | 14.27 | 4.67 | 4.63 | 0.041 | 0.197 | 0.062 88 | 0.661 | 0.009 | 0.313 | 0.135 | 13.538 |
| 79 2 13 - 80 2 12 | | 11.37 | 14.27 | 4.67 | 4.63 | 0.041 | 0.197 | 0.063 88 | 0.651 | 0.009 | 0.320 | 0.134 | 13.672 |
| 79 2 20 - 80 2 19 | | 11.36 | 14.45 | 4.67 | 4.63 | 0.041 | 0.223 | 0.072 88 | 0.569 | 0.009 | 0.323 | 0.151 | 13.823 |
| 79 2 27 - 80 2 26 | | 11.42 | 14.39 | 4.67 | 4.63 | 0.040 | 0.223 | 0.073 88 | 0.548 | 0.009 | 0.327 | 0.150 | 13.973 |
| 79 3 6 - 80 3 4 | | 11.35 | 14.48 | 4.17 | 4.12 | 0.053 | 0.288 | 0.114 88 | 0.465 | 0.009 | 0.396 | 0.174 | 14.147 |
| 79 3 13 - 80 3 11 | | 11.28 | 14.73 | 4.17 | 4.12 | 0.053 | 0.276 | 0.120 88 | 0.442 | 0.009 | 0.435 | 0.156 | 14.303 |
| 79 3 20 - 80 3 18 | | 11.27 | 15.14 | 4.17 | 4.12 | 0.053 | 0.285 | 0.140 88 | 0.379 | 0.009 | 0.491 | 0.145 | 14.448 |
| 79 3 26 - 80 3 25 | | 11.26 | 15.61 | 4.17 | 4.12 | 0.052 | 0.313 | 0.163 88 | 0.319 | 0.008 | 0.521 | 0.150 | 14.598 |
| 79 4 3 - 80 4 1 | | 11.25 | 16.02 | 8.47 | 8.40 | 0.073 | 0.382 | 0.252 88 | 0.290 | 0.009 | 0.660 | 0.130 | 14.728 |
| 79 4 9 - 80 4 8 | | 11.24 | 16.16 | 8.47 | 8.40 | 0.073 | 0.368 | 0.277 88 | 0.264 | 0.009 | 0.753 | 0.091 | 14.819 |
| 79 4 17 - 80 4 15 | | 11.24 | 16.42 | 8.47 | 8.40 | 0.073 | 0.327 | 0.297 88 | 0.244 | 0.009 | 0.908 | 0.030 | 14.849 |
| 79 4 23 - 80 4 21 | | 11.24 | 16.73 | 8.47 | 8.40 | 0.073 | 0.294 | 0.300 88 | 0.243 | 0.009 | 1.020 | -0.006 | 14.843 |
| 79 4 30 - 80 4 28 | | 11.23 | 16.22 | 8.47 | 8.40 | 0.073 | 0.245 | 0.267 88 | 0.273 | 0.009 | 1.090 | -0.022 | 14.821 |
| 79 5 7 - 80 5 5 | | 11.23 | 15.73 | 9.65 | 9.57 | 0.082 | 0.194 | 0.267 88 | 0.307 | 0.008 | 1.376 | -0.073 | 14.748 |
| 79 5 14 - 80 5 12 | | 11.23 | 14.70 | 9.65 | 9.57 | 0.083 | 0.218 | 0.187 88 | 0.444 | 0.009 | 0.858 | 0.031 | 14.779 |
| 79 5 22 - 80 5 19 | | 11.23 | 14.09 | 9.65 | 9.57 | 0.082 | 0.246 | 0.135 88 | 0.607 | 0.008 | 0.549 | 0.111 | 14.890 |
| 79 5 29 - 80 5 26 | | 11.38 | 13.45 | 9.65 | 9.57 | 0.083 | 0.210 | 0.081 88 | 1.025 | 0.009 | 0.386 | 0.129 | 15.019 |
| 79 6 4 - 80 6 2 | | 11.48 | 12.93 | 9.83 | 9.75 | 0.085 | 0.273 | 0.039 88 | 2.179 | 0.009 | 0.141 | 0.234 | 15.253 |
| 79 6 11 - 80 6 9 | | 11.51 | 12.93 | 9.83 | 9.75 | 0.085 | 0.221 | 0.034 88 | 2.500 | 0.009 | 0.154 | 0.187 | 15.440 |
| 79 6 18 - 80 6 16 | | 11.42 | 12.89 | 9.83 | 9.75 | 0.084 | 0.215 | 0.021 88 | 4.095 | 0.009 | 0.098 | 0.194 | 15.634 |
| 79 6 25 - 80 6 23 | | 11.74 | 12.93 | 9.83 | 9.76 | 0.086 | 0.239 | 0.015 88 | 5.733 | 0.009 | 0.063 | 0.224 | 15.858 |
| 79 7 2 - 80 6 30 | | 11.84 | 12.89 | 5.74 | 5.70 | 0.050 | 0.165 | 0.001 88 | 50.000 | 0.009 | 0.006 | 0.164 | 16.022 |
| 79 7 9 - 80 7 7 | | 11.98 | 12.91 | 5.74 | 5.70 | 0.051 | 0.168 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.168 | 16.190 |
| 79 7 16 - 80 7 14 | | 12.12 | 12.84 | 5.74 | 5.70 | 0.052 | 0.161 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.161 | 16.351 |
| 79 7 24 - 80 7 21 | | 12.24 | 12.86 | 5.74 | 5.70 | 0.051 | 0.149 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.149 | 16.500 |
| 79 7 31 - 80 7 28 | | 12.34 | 12.84 | 5.74 | 5.70 | 0.052 | 0.153 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.153 | 16.653 |
| 79 8 7 - 80 8 4 | | 12.44 | 12.75 | 4.96 | 4.91 | 0.044 | 0.190 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.190 | 16.843 |
| 79 8 14 - 80 8 11 | | 12.54 | 12.80 | 4.96 | 4.91 | 0.043 | 0.183 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.183 | 17.026 |
| 79 8 21 - 80 8 18 | | 12.60 | 12.80 | 4.96 | 4.92 | 0.043 | 0.170 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.170 | 17.196 |
| 79 8 27 - 80 8 25 | | 13.04 | 12.92 | 4.96 | 4.92 | 0.044 | 0.158 | 0.000 88 | 0.000 | 0.009 | 0.000 | 0.158 | 17.354 |
| 79 9 4 - 80 9 2 | | 13.28 | 13.21 | 9.17 | 9.12 | 0.089 | 0.182 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.182 | 17.536 |
| 79 9 11 - 80 9 8 | | 13.52 | 13.25 | 9.17 | 9.12 | 0.090 | 0.171 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.171 | 17.707 |
| 79 9 18 - 80 9 15 | | 13.88 | 13.38 | 9.17 | 9.12 | 0.092 | 0.133 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.133 | 17.840 |
| 79 9 25 - 80 9 22 | | 14.26 | 13.42 | 9.17 | 9.13 | 0.093 | 0.117 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.117 | 17.957 |
| 79 10 2 - 80 9 29 | | 14.44 | 13.40 | 4.88 | 4.85 | 0.071 | 0.065 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.065 | 18.022 |
| 79 10 9 - 80 10 6 | | 15.02 | 13.83 | 4.88 | 4.85 | 0.072 | 0.037 | 0.000 88 | 0.000 | 0.010 | 0.000 | 0.037 | 18.059 |
| 79 10 16 - 80 10 14 | | 15.40 | 13.90 | 4.88 | 4.85 | 0.073 | 0.013 | 0.000 88 | 0.000 | 0.011 | 0.000 | 0.013 | 18.072 |
| 79 10 23 - 80 10 20 | | 15.30 | 13.85 | 4.88 | 4.85 | 0.073 | -0.023 | 0.000 88 | 0.000 | 0.011 | 0.000 | -0.023 | 18.049 |
| 79 10 30 - 80 10 27 | | 15.20 | 13.85 | 4.88 | 4.85 | 0.080 | 0.010 | 0.000 88 | 0.000 | 0.012 | 0.000 | 0.010 | 18.059 |
| 79 11 6 - 80 11 3 | | 15.11 | 13.90 | 4.36 | 4.33 | 0.075 | 0.012 | 0.000 88 | 0.000 | 0.012 | 0.000 | 0.012 | 18.071 |
| 79 11 13 - 80 11 10 | | 15.02 | 13.96 | 4.36 | 4.33 | 0.075 | 0.023 | 0.000 88 | 0.000 | 0.012 | 0.000 | 0.023 | 18.094 |
| 79 11 20 - 80 11 17 | | 14.93 | 14.00 | 4.36 | 4.33 | 0.074 | 0.026 | 0.000 88 | 0.000 | 0.012 | 0.000 | 0.026 | 18.120 |
| 79 11 27 - 80 11 24 | | 14.90 | 14.00 | 4.36 | 4.33 | 0.074 | 0.057 | 0.000 88 | 0.000 | 0.012 | 0.000 | 0.057 | 18.177 |
| 79 12 4 - 80 12 1 | | 14.44 | 14.21 | 11.40 | 11.34 | 0.129 | 0.109 | 0.000 88 | 0.000 | 0.011 | 0.000 | 0.109 | 18.286 |
| 79 12 11 - 80 12 8 | | 14.52 | 14.96 | 11.40 | 11.34 | 0.129 | 0.086 | 0.000 88 | 0.000 | 0.011 | 0.000 | 0.086 | 18.372 |
| 79 12 18 - 80 12 15 | | 14.27 | 15.27 | 11.40 | 11.34 | 0.128 | 0.121 | 0.000 88 | 0.000 | 0.011 | 0.000 | 0.121 | 18.493 |
| 79 12 27 - 80 12 22 | | 14.16 | 15.60 | 11.40 | 11.34 | 0.126 | 0.077 | 0.040 88 | 3.150 | 0.011 | 0.519 | 0.037 | 18.530 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 - 80 12 29 | | 14.14 | 15.40 | 1.47 | 1.44 | 0.018 | 0.010 | 0.006 | 3.000 | 0.011 | 0.600 | 0.004 | 18.534 |
| 80 1 8 - 81 1 5 | | 14.11 | 15.38 | 1.47 | 1.44 | 0.018 | 0.011 | 0.006 | 3.000 | 0.011 | 0.545 | 0.005 | 18.539 |
| 80 1 15 - 81 1 12 | | 14.09 | 15.38 | 1.47 | 1.44 | 0.018 | 0.014 | 0.005 | 3.600 | 0.011 | 0.312 | 0.011 | 18.550 |
| 80 1 22 - 81 1 19 | | 14.09 | 15.42 | 1.47 | 1.44 | 0.019 | 0.014 | 0.004 | 4.750 | 0.011 | 0.286 | 0.010 | 18.560 |
| 80 1 29 - 81 1 26 | | 14.09 | 15.38 | 1.47 | 1.44 | 0.019 | 0.010 | 0.004 | 4.750 | 0.011 | 0.400 | 0.006 | 18.566 |
| 80 2 5 - 81 2 2 | | 14.27 | 15.38 | 3.41 | 3.40 | 0.039 | 0.013 | 0.003 | 13.000 | 0.011 | 0.231 | 0.010 | 18.576 |
| 80 2 12 - 81 2 9 | | 14.27 | 15.40 | 3.41 | 3.40 | 0.038 | 0.015 | 0.004 | 9.500 | 0.011 | 0.247 | 0.011 | 18.587 |
| 80 2 19 - 81 2 16 | | 14.45 | 15.43 | 3.41 | 3.40 | 0.038 | 0.006 | 0.000 | 0.000 | 0.011 | 0.000 | 0.006 | 18.593 |
| 80 2 26 - 81 2 23 | | 14.39 | 15.45 | 3.41 | 3.40 | 0.039 | 0.003 | 0.002 | 19.500 | 0.011 | 0.667 | 0.001 | 18.594 |
| 80 3 4 - 81 3 2 | | 14.48 | 15.43 | 3.89 | 3.87 | 0.044 | 0.008 | 0.000 | 0.000 | 0.011 | 0.000 | 0.008 | 18.602 |
| 80 3 11 - 81 3 9 | | 14.75 | 15.55 | 3.89 | 3.87 | 0.045 | 0.011 | 0.000 | 0.000 | 0.012 | 0.000 | 0.011 | 18.613 |
| 80 3 18 - 81 3 16 | | 15.14 | 15.77 | 3.89 | 3.87 | 0.044 | 0.002 | 0.000 | 0.000 | 0.012 | 0.000 | 0.002 | 18.615 |
| 80 3 25 - 81 3 23 | | 15.61 | 15.83 | 3.89 | 3.88 | 0.047 | -0.011 | 0.000 | 0.000 | 0.012 | 0.000 | -0.011 | 18.604 |
| 80 4 1 - 81 3 30 | | 14.02 | 15.83 | 2.81 | 2.80 | 0.035 | 0.004 | 0.000 | 0.000 | 0.012 | 0.000 | 0.004 | 18.608 |
| 80 4 8 - 81 4 6 | | 14.39 | 15.96 | 2.81 | 2.81 | 0.035 | 0.008 | 0.000 | 0.000 | 0.012 | 0.000 | 0.008 | 18.616 |
| 80 4 15 - 81 4 13 | | 14.68 | 16.31 | 2.81 | 2.81 | 0.036 | 0.019 | 0.000 | 0.000 | 0.013 | 0.000 | 0.019 | 18.635 |
| 80 4 21 - 81 4 20 | | 14.73 | 16.56 | 2.81 | 2.81 | 0.035 | 0.024 | 0.000 | 0.000 | 0.012 | 0.000 | 0.024 | 18.659 |
| 80 4 28 - 81 4 27 | | 14.25 | 16.77 | 2.81 | 2.81 | 0.039 | 0.040 | 0.000 | 0.000 | 0.014 | 0.000 | 0.040 | 18.699 |
| 80 5 5 - 81 5 4 | | 15.75 | 17.06 | 12.85 | 12.80 | 0.172 | 0.332 | 0.032 | 5.375 | 0.013 | 0.094 | 0.300 | 18.999 |
| 80 5 12 - 81 5 11 | | 14.70 | 17.49 | 12.85 | 12.79 | 0.165 | 0.436 | 0.206 | 0.801 | 0.013 | 0.472 | 0.230 | 19.229 |
| 80 5 19 - 81 5 18 | | 14.09 | 18.27 | 12.85 | 12.78 | 0.160 | 0.420 | 0.328 | 0.488 | 0.012 | 0.781 | 0.092 | 19.321 |
| 80 5 26 - 81 5 25 | | 13.45 | 18.23 | 12.85 | 12.78 | 0.164 | 0.522 | 0.388 | 0.423 | 0.013 | 0.743 | 0.134 | 19.455 |
| 80 6 2 - 81 6 1 | | 12.95 | 18.15 | 9.72 | 9.66 | 0.120 | 0.343 | 0.325 | 0.369 | 0.012 | 0.948 | 0.018 | 19.473 |
| 80 6 9 - 81 6 8 | | 12.95 | 18.36 | 9.72 | 9.66 | 0.121 | 0.381 | 0.342 | 0.354 | 0.012 | 0.898 | 0.039 | 19.512 |
| 80 6 16 - 81 6 15 | | 12.89 | 18.48 | 9.72 | 9.66 | 0.121 | 0.378 | 0.355 | 0.341 | 0.012 | 0.939 | 0.023 | 19.535 |
| 80 6 23 - 81 6 22 | | 12.93 | 18.45 | 9.72 | 9.66 | 0.121 | 0.384 | 0.350 | 0.346 | 0.012 | 0.907 | 0.036 | 19.571 |
| 80 6 30 - 81 6 29 | | 12.89 | 18.50 | 9.72 | 9.66 | 0.120 | 0.384 | 0.357 | 0.336 | 0.012 | 0.925 | 0.029 | 19.600 |
| 80 7 7 - 81 7 6 | | 12.91 | 18.55 | 6.97 | 6.92 | 0.086 | 0.259 | 0.258 | 0.333 | 0.012 | 0.994 | 0.001 | 19.601 |
| 80 7 14 - 81 7 13 | | 12.84 | 18.58 | 6.97 | 6.92 | 0.086 | 0.259 | 0.262 | 0.328 | 0.012 | 1.012 | -0.003 | 19.598 |
| 80 7 21 - 81 7 20 | | 12.84 | 18.70 | 6.97 | 6.92 | 0.086 | 0.306 | 0.269 | 0.320 | 0.012 | 0.879 | 0.037 | 19.634 |
| 80 7 28 - 81 7 27 | | 12.84 | 19.40 | 6.97 | 6.92 | 0.085 | 0.278 | 0.308 | 0.276 | 0.012 | 1.108 | -0.030 | 19.604 |
| 80 8 4 - 81 8 3 | | 12.75 | 20.35 | 9.65 | 9.60 | 0.117 | 0.404 | 0.504 | 0.231 | 0.012 | 1.246 | -0.100 | 19.504 |
| 80 8 11 - 81 8 10 | | 12.80 | 21.10 | 9.65 | 9.60 | 0.118 | 0.366 | 0.558 | 0.211 | 0.012 | 1.525 | -0.192 | 19.312 |
| 80 8 18 - 81 8 17 | | 12.80 | 21.25 | 9.65 | 9.60 | 0.118 | 0.379 | 0.569 | 0.207 | 0.012 | 1.501 | -0.190 | 19.122 |
| 80 8 25 - 81 8 24 | | 12.92 | 21.48 | 9.65 | 9.60 | 0.118 | 0.436 | 0.578 | 0.204 | 0.012 | 1.326 | -0.142 | 18.980 |
| 80 9 1 - 81 8 31 | | 13.21 | 21.48 | 6.55 | 6.51 | 0.082 | 0.299 | 0.377 | 0.218 | 0.013 | 1.261 | -0.078 | 18.902 |
| 80 9 8 - 81 9 7 | | 13.25 | 21.50 | 6.55 | 6.51 | 0.082 | 0.309 | 0.376 | 0.218 | 0.013 | 1.217 | -0.067 | 18.835 |
| 80 9 15 - 81 9 14 | | 13.38 | 21.40 | 6.55 | 6.51 | 0.083 | 0.285 | 0.365 | 0.227 | 0.013 | 1.281 | -0.080 | 18.755 |
| 80 9 22 - 81 9 21 | | 13.42 | 21.40 | 6.55 | 6.51 | 0.083 | 0.239 | 0.343 | 0.229 | 0.013 | 1.519 | -0.124 | 18.631 |
| 80 9 29 - 81 9 28 | | 13.40 | 21.27 | 6.55 | 6.51 | 0.084 | 0.281 | 0.347 | 0.242 | 0.013 | 1.235 | -0.066 | 18.565 |
| 80 10 6 - 81 10 5 | | 13.83 | 21.32 | 18.95 | 18.85 | 0.244 | 0.617 | 0.978 | 0.249 | 0.013 | 1.197 | -0.161 | 18.404 |
| 80 10 14 - 81 10 13 | | 13.90 | 20.70 | 18.95 | 18.85 | 0.245 | 0.790 | 0.876 | 0.280 | 0.013 | 1.109 | -0.086 | 18.318 |
| 80 10 20 - 81 10 19 | | 13.65 | 20.27 | 18.95 | 18.85 | 0.244 | 0.727 | 0.819 | 0.298 | 0.013 | 1.127 | -0.092 | 18.224 |
| 80 10 27 - 81 10 26 | | 13.85 | 19.91 | 18.95 | 18.85 | 0.242 | 0.703 | 0.765 | 0.316 | 0.013 | 0.977 | 0.018 | 18.244 |
| 80 11 3 - 81 11 2 | | 13.90 | 19.95 | 20.52 | 20.38 | 0.364 | 0.983 | 1.150 | 0.317 | 0.013 | 1.170 | -0.147 | 18.077 |
| 80 11 10 - 81 11 9 | | 13.96 | 19.68 | 20.52 | 20.38 | 0.366 | 0.782 | 1.076 | 0.340 | 0.013 | 1.374 | -0.294 | 17.783 |
| 80 11 17 - 81 11 16 | | 14.00 | 18.52 | 20.52 | 20.38 | 0.367 | 0.665 | 0.805 | 0.456 | 0.013 | 1.211 | -0.140 | 17.643 |
| 80 11 24 - 81 11 23 | | 14.00 | 17.77 | 20.52 | 20.38 | 0.368 | 0.802 | 0.634 | 0.580 | 0.013 | 0.791 | 0.168 | 17.811 |
| 80 12 1 - 81 11 30 | | 14.21 | 17.45 | 43.53 | 43.32 | 0.558 | 0.988 | 0.784 | 0.712 | 0.013 | 0.794 | 0.204 | 18.015 |
| 80 12 8 - 81 12 7 | | 14.96 | 17.45 | 43.53 | 43.34 | 0.576 | 1.189 | 0.523 | 1.101 | 0.013 | 0.440 | 0.666 | 18.681 |
| 80 12 15 - 81 12 12 | | 15.27 | 17.45 | 43.53 | 43.35 | 0.581 | 1.271 | 0.415 | 1.405 | 0.013 | 0.327 | 0.856 | 19.537 |
| 80 12 22 - 81 12 21 | | 15.40 | 17.48 | 43.53 | 43.36 | 0.591 | 1.394 | 0.310 | 1.906 | 0.014 | 0.222 | 1.084 | 20.621 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | - 81 12 28 | 15.40 | 17.48 | 43.53 | 43.34 | 0.584 | 1.443 | 0.310 | 1.884 | 0.013 | 0.215 | 1.133 | 21.754 |
| 81 1 3 | - 81 1 4 | 15.58 | 17.56 | 9.04 | 9.02 | 0.122 | 0.315 | 0.067 | 1.821 | 0.013 | 0.213 | 0.248 | 22.002 |
| 81 1 10 | - 81 1 11 | 15.56 | 17.55 | 9.04 | 9.02 | 0.121 | 0.327 | 0.077 | 1.571 | 0.013 | 0.235 | 0.250 | 22.252 |
| 81 1 17 | - 81 1 18 | 15.54 | 17.52 | 9.04 | 9.02 | 0.120 | 0.306 | 0.080 | 1.500 | 0.013 | 0.261 | 0.226 | 22.478 |
| 81 1 24 | - 81 1 25 | 15.42 | 17.52 | 9.04 | 9.02 | 0.119 | 0.292 | 0.097 | 1.227 | 0.013 | 0.332 | 0.195 | 22.673 |
| 81 1 26 | - 82 1 25 | 15.38 | 17.70 | 9.04 | 9.02 | 0.119 | 0.292 | 0.099 | 1.242 | 0.013 | 0.328 | 0.203 | 22.876 |
| 81 2 2 | - 82 2 1 | 15.38 | 17.70 | 9.31 | 9.27 | 0.123 | 0.302 | 0.108 | 1.130 | 0.013 | 0.352 | 0.199 | 23.075 |
| 81 2 9 | - 82 2 8 | 15.40 | 17.84 | 9.31 | 9.27 | 0.122 | 0.307 | 0.108 | 1.108 | 0.013 | 0.424 | 0.151 | 23.226 |
| 81 2 16 | - 82 2 15 | 15.43 | 17.91 | 9.31 | 9.27 | 0.123 | 0.262 | 0.111 | 0.859 | 0.013 | 0.460 | 0.073 | 23.299 |
| 81 2 23 | - 82 2 22 | 15.45 | 18.34 | 9.31 | 9.27 | 0.122 | 0.215 | 0.142 | 0.825 | 0.013 | 0.765 | 0.042 | 23.341 |
| 81 3 2 | - 82 3 1 | 15.43 | 18.41 | 8.58 | 8.55 | 0.113 | 0.179 | 0.137 | 0.904 | 0.013 | 0.635 | 0.072 | 23.413 |
| 81 3 9 | - 82 3 8 | 15.55 | 18.36 | 8.58 | 8.55 | 0.113 | 0.197 | 0.125 | 1.000 | 0.013 | 0.530 | 0.101 | 23.514 |
| 81 3 16 | - 82 3 15 | 15.77 | 18.41 | 8.58 | 8.55 | 0.114 | 0.215 | 0.114 | 1.086 | 0.013 | 0.597 | 0.071 | 23.585 |
| 81 3 23 | - 82 3 22 | 15.83 | 18.35 | 8.58 | 8.55 | 0.114 | 0.176 | 0.105 | 1.037 | 0.013 | 0.517 | 0.102 | 23.687 |
| 81 3 30 | - 82 3 29 | 15.83 | 18.40 | 8.58 | 8.55 | 0.113 | 0.211 | 0.109 | 1.128 | 0.013 | 0.564 | 0.115 | 23.802 |
| 81 4 6 | - 82 4 5 | 15.96 | 18.42 | 12.59 | 12.54 | 0.168 | 0.264 | 0.149 | 1.429 | 0.014 | 0.524 | 0.108 | 23.910 |
| 81 4 13 | - 82 4 12 | 16.31 | 18.48 | 12.59 | 12.55 | 0.170 | 0.227 | 0.119 | 1.676 | 0.014 | 0.486 | 0.108 | 24.018 |
| 81 4 20 | - 82 4 19 | 16.50 | 18.50 | 12.59 | 12.55 | 0.171 | 0.210 | 0.102 | 2.569 | 0.015 | 0.344 | 0.137 | 24.155 |
| 81 4 27 | - 82 4 26 | 16.77 | 18.48 | 12.59 | 12.55 | 0.165 | 0.209 | 0.072 | 4.119 | 0.015 | 0.221 | 0.148 | 24.303 |
| 81 5 4 | - 82 5 3 | 17.06 | 18.50 | 11.65 | 11.61 | 0.173 | 0.190 | 0.042 | 0.000 | 0.015 | 0.000 | 0.181 | 24.484 |
| 81 5 11 | - 82 5 10 | 17.69 | 18.46 | 11.65 | 11.61 | 0.175 | 0.181 | 0.000 | 0.000 | 0.015 | 0.000 | 0.222 | 24.706 |
| 81 5 19 | - 82 5 17 | 18.27 | 18.42 | 11.65 | 11.62 | 0.180 | 0.222 | 0.000 | 0.000 | 0.015 | 0.000 | 0.213 | 24.919 |
| 81 5 25 | - 82 5 25 | 18.23 | 18.38 | 11.65 | 11.62 | 0.178 | 0.213 | 0.000 | 0.000 | 0.015 | 0.000 | | |

END OF DATA
READY.

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 5 - 79 1 2 | | 11.25 | 11.21 | 3.06 | 2.98 | 0.097 | 0.131 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.131 | 0.131 |
| 74 1 12 - 79 1 8 | | 11.26 | 11.19 | 3.06 | 2.98 | 0.098 | 0.127 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.127 | 0.258 |
| 74 1 19 - 79 1 15 | | 11.23 | 11.35 | 3.06 | 2.98 | 0.098 | 0.117 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.117 | 0.375 |
| 74 1 26 - 79 1 22 | | 11.21 | 11.37 | 3.06 | 2.98 | 0.099 | 0.115 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.115 | 0.490 |
| 74 2 2 - 79 1 29 | | 11.19 | 11.33 | 4.69 | 4.56 | 0.148 | 0.187 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.187 | 0.677 |
| 74 2 9 - 79 2 5 | | 11.17 | 11.23 | 4.69 | 4.56 | 0.148 | 0.172 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.172 | 0.849 |
| 74 2 16 - 79 2 12 | | 11.20 | 11.23 | 4.69 | 4.56 | 0.148 | 0.168 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.168 | 1.017 |
| 74 2 23 - 79 2 19 | | 11.23 | 11.21 | 4.69 | 4.56 | 0.148 | 0.189 | 0.000 $$ | 0.000 | 0.032 | 0.000 | 0.189 | 1.206 |
| 74 3 1 - 79 2 26 | | 11.26 | 11.17 | 12.05 | 11.72 | 0.374 | 0.433 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.433 | 1.639 |
| 74 3 8 - 79 3 5 | | 11.29 | 11.12 | 12.05 | 11.73 | 0.374 | 0.441 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.441 | 2.080 |
| 74 3 15 - 79 3 12 | | 11.32 | 11.02 | 12.05 | 11.73 | 0.373 | 0.419 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.419 | 2.499 |
| 74 3 22 - 79 3 19 | | 11.34 | 11.02 | 12.05 | 11.73 | 0.375 | 0.430 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.430 | 2.929 |
| 74 3 29 - 79 3 26 | | 11.36 | 11.00 | 12.05 | 11.73 | 0.374 | 0.429 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.429 | 3.358 |
| 74 4 5 - 79 4 2 | | 11.38 | 11.00 | 13.29 | 12.94 | 0.407 | 0.456 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.456 | 3.814 |
| 74 4 12 - 79 4 9 | | 11.40 | 11.00 | 13.29 | 12.94 | 0.408 | 0.480 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.480 | 4.294 |
| 74 4 19 - 79 4 17 | | 11.40 | 11.00 | 13.29 | 12.94 | 0.407 | 0.471 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.471 | 4.765 |
| 74 4 26 - 79 4 23 | | 11.40 | 11.00 | 13.29 | 12.94 | 0.408 | 0.474 | 0.000 $$ | 0.000 | 0.031 | 0.000 | 0.474 | 5.239 |
| 74 5 3 - 79 4 30 | | 11.39 | 11.00 | 18.38 | 17.89 | 0.556 | 0.659 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.659 | 5.898 |
| 74 5 10 - 79 5 7 | | 11.39 | 11.00 | 18.38 | 17.89 | 0.555 | 0.638 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.638 | 6.536 |
| 74 5 17 - 79 5 14 | | 11.39 | 11.00 | 18.38 | 17.89 | 0.555 | 0.634 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.634 | 7.170 |
| 74 5 24 - 79 5 22 | | 11.38 | 11.00 | 18.38 | 17.89 | 0.555 | 0.640 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.640 | 7.810 |
| 74 5 31 - 79 5 28 | | 11.37 | 11.00 | 18.38 | 17.89 | 0.555 | 0.610 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.610 | 8.420 |
| 74 6 7 - 79 6 4 | | 11.35 | 11.62 | 9.90 | 9.63 | 0.293 | 0.344 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.344 | 8.764 |
| 74 6 14 - 79 6 11 | | 11.34 | 11.65 | 9.90 | 9.63 | 0.294 | 0.351 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.351 | 9.115 |
| 74 6 21 - 79 6 18 | | 11.33 | 11.18 | 9.90 | 9.63 | 0.294 | 0.364 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.364 | 9.479 |
| 74 6 28 - 79 6 25 | | 11.31 | 11.21 | 9.90 | 9.63 | 0.293 | 0.359 | 0.000 $$ | 0.000 | 0.030 | 0.000 | 0.359 | 9.838 |
| 74 7 5 - 79 7 3 | | 11.29 | 11.23 | 11.72 | 11.40 | 0.343 | 0.415 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.415 | 10.253 |
| 74 7 12 - 79 7 9 | | 11.27 | 11.25 | 11.72 | 11.40 | 0.343 | 0.487 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.487 | 10.740 |
| 74 7 19 - 79 7 16 | | 11.26 | 11.25 | 11.72 | 11.40 | 0.344 | 0.461 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.461 | 11.201 |
| 74 7 26 - 79 7 24 | | 11.25 | 11.34 | 11.72 | 11.40 | 0.342 | 0.469 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.469 | 11.670 |
| 74 8 2 - 79 7 31 | | 11.24 | 11.66 | 24.04 | 23.39 | 0.693 | 0.969 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.969 | 12.639 |
| 74 8 9 - 79 8 7 | | 11.22 | 11.68 | 24.04 | 23.38 | 0.693 | 0.881 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.881 | 13.520 |
| 74 8 16 - 79 8 14 | | 11.21 | 11.79 | 24.04 | 23.38 | 0.693 | 0.926 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.926 | 14.446 |
| 74 8 23 - 79 8 21 | | 11.22 | 11.96 | 24.04 | 23.38 | 0.693 | 0.916 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.916 | 15.362 |
| 74 8 30 - 79 8 27 | | 11.23 | 12.07 | 24.04 | 23.39 | 0.693 | 0.886 | 0.000 $$ | 0.000 | 0.029 | 0.000 | 0.886 | 16.248 |
| 74 9 6 - 79 9 4 | | 11.23 | 12.16 | 17.00 | 16.54 | 0.483 | 0.643 | 0.000 $$ | 0.000 | 0.028 | 0.000 | 0.643 | 16.891 |
| 74 9 13 - 79 9 11 | | 11.24 | 12.55 | 17.00 | 16.54 | 0.484 | 0.649 | 0.108 $$ | 4.481 | 0.028 | 0.166 | 0.541 | 17.432 |
| 74 9 20 - 79 9 18 | | 11.22 | 12.79 | 17.00 | 16.54 | 0.484 | 0.896 | 0.198 $$ | 2.444 | 0.028 | 0.221 | 0.698 | 18.130 |
| 74 9 27 - 79 9 25 | | 11.20 | 12.82 | 17.00 | 16.54 | 0.483 | 0.868 | 0.215 $$ | 2.247 | 0.028 | 0.248 | 0.653 | 18.783 |
| 74 10 4 - 79 10 2 | | 11.18 | 12.82 | 10.80 | 10.50 | 0.302 | 0.628 | 0.141 $$ | 2.142 | 0.028 | 0.225 | 0.487 | 19.270 |
| 74 10 11 - 79 10 9 | | 11.17 | 12.89 | 10.80 | 10.50 | 0.302 | 0.757 | 0.159 $$ | 1.899 | 0.028 | 0.210 | 0.598 | 19.868 |
| 74 10 18 - 79 10 16 | | 11.16 | 13.63 | 10.80 | 10.50 | 0.302 | 0.927 | 0.322 $$ | 0.938 | 0.028 | 0.347 | 0.605 | 20.473 |
| 74 10 25 - 79 10 23 | | 11.15 | 13.68 | 10.80 | 10.50 | 0.302 | 1.054 | 0.336 $$ | 0.899 | 0.028 | 0.319 | 0.718 | 21.191 |
| 74 11 1 - 79 10 30 | | 11.14 | 14.73 | 7.58 | 7.37 | 0.209 | 0.697 | 0.396 $$ | 0.528 | 0.028 | 0.568 | 0.301 | 21.492 |
| 74 11 8 - 79 11 6 | | 11.13 | 14.75 | 7.58 | 7.37 | 0.210 | 0.685 | 0.400 $$ | 0.525 | 0.028 | 0.584 | 0.285 | 21.777 |
| 74 11 15 - 79 11 13 | | 11.12 | 14.75 | 7.58 | 7.37 | 0.209 | 0.653 | 0.402 $$ | 0.520 | 0.028 | 0.616 | 0.251 | 22.028 |
| 74 11 22 - 79 11 20 | | 11.05 | 14.71 | 7.58 | 7.37 | 0.208 | 0.676 | 0.406 $$ | 0.512 | 0.027 | 0.601 | 0.270 | 22.298 |
| 74 11 29 - 79 11 27 | | 10.97 | 14.63 | 7.58 | 7.37 | 0.209 | 0.566 | 0.406 $$ | 0.515 | 0.028 | 0.717 | 0.160 | 22.458 |
| 74 12 6 - 79 12 4 | | 10.89 | 14.04 | 10.24 | 9.95 | 0.281 | 0.857 | 0.445 $$ | 0.631 | 0.027 | 0.519 | 0.412 | 22.870 |
| 74 12 13 - 79 12 11 | | 10.81 | 13.92 | 10.24 | 9.95 | 0.280 | 0.973 | 0.437 $$ | 0.641 | 0.027 | 0.449 | 0.536 | 23.406 |
| 74 12 20 - 79 12 18 | | 10.74 | 13.63 | 10.24 | 9.94 | 0.280 | 0.969 | 0.391 $$ | 0.716 | 0.027 | 0.404 | 0.578 | 23.984 |
| 74 12 27 - 79 12 27 | | 10.65 | 13.54 | 10.24 | 9.94 | 0.280 | 0.982 | 0.391 $$ | 0.716 | 0.027 | 0.398 | 0.591 | 24.575 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 - 80 1 2 | | 10.56 | 13.56 | 4.10 | 3.98 | 0.114 | 0.445 | 0.165 | 0.691 | 0.028 | 0.371 | 0.280 | 24.855 |
| 77 1 10 - 80 1 8 | | 10.47 | 13.54 | 4.10 | 3.98 | 0.114 | 0.419 | 0.171 | 0.667 | 0.028 | 0.408 | 0.248 | 25.103 |
| 77 1 17 - 80 1 15 | | 10.38 | 13.52 | 4.10 | 3.97 | 0.113 | 0.433 | 0.177 | 0.638 | 0.028 | 0.409 | 0.256 | 25.359 |
| 77 1 24 - 80 1 22 | | 10.23 | 13.52 | 4.10 | 3.97 | 0.113 | 0.473 | 0.189 | 0.598 | 0.028 | 0.400 | 0.284 | 25.643 |
| 77 1 31 - 80 1 29 | | 10.08 | 13.52 | 4.10 | 3.97 | 0.113 | 0.530 | 0.201 | 0.562 | 0.028 | 0.379 | 0.329 | 25.972 |
| 77 2 7 - 80 2 5 | | 9.93 | 13.58 | 7.76 | 7.51 | 0.209 | 1.091 | 0.411 | 0.509 | 0.027 | 0.377 | 0.680 | 26.652 |
| 77 2 14 - 80 2 12 | | 9.78 | 13.79 | 7.76 | 7.50 | 0.208 | 1.139 | 0.466 | 0.446 | 0.027 | 0.409 | 0.673 | 27.325 |
| 77 2 21 - 80 2 19 | | 9.78 | 13.88 | 7.76 | 7.50 | 0.209 | 1.218 | 0.479 | 0.436 | 0.027 | 0.393 | 0.739 | 28.064 |
| 77 2 28 - 80 2 26 | | 9.77 | 13.98 | 7.76 | 7.50 | 0.209 | 1.232 | 0.496 | 0.421 | 0.027 | 0.403 | 0.736 | 28.800 |
| 77 3 7 - 80 3 4 | | 9.77 | 14.46 | 19.26 | 18.62 | 0.510 | 2.926 | 1.411 | 0.361 | 0.026 | 0.482 | 1.515 | 30.315 |
| 77 3 14 - 80 3 11 | | 9.77 | 14.52 | 19.26 | 18.62 | 0.510 | 2.844 | 1.434 | 0.356 | 0.026 | 0.504 | 1.412 | 31.727 |
| 77 3 21 - 80 3 18 | | 9.78 | 14.94 | 19.26 | 18.62 | 0.510 | 2.899 | 1.586 | 0.322 | 0.026 | 0.547 | 1.313 | 33.040 |
| 77 3 28 - 80 3 25 | | 9.79 | 15.54 | 19.26 | 18.62 | 0.511 | 3.097 | 1.804 | 0.283 | 0.027 | 0.582 | 1.293 | 34.333 |
| 77 4 4 - 80 4 1 | | 9.80 | 16.00 | 11.24 | 10.86 | 0.296 | 1.665 | 1.149 | 0.258 | 0.026 | 0.690 | 0.516 | 34.849 |
| 77 4 11 - 80 4 8 | | 9.80 | 16.63 | 11.24 | 10.86 | 0.297 | 1.624 | 1.282 | 0.232 | 0.026 | 0.789 | 0.342 | 35.191 |
| 77 4 18 - 80 4 15 | | 9.81 | 16.85 | 11.24 | 10.86 | 0.297 | 1.576 | 1.326 | 0.224 | 0.026 | 0.841 | 0.250 | 35.441 |
| 77 4 25 - 80 4 21 | | 9.82 | 17.00 | 11.24 | 10.86 | 0.297 | 1.468 | 1.356 | 0.219 | 0.026 | 0.924 | 0.112 | 35.553 |
| 77 5 2 - 80 4 28 | | 9.83 | 16.50 | 10.82 | 10.46 | 0.282 | 1.296 | 1.202 | 0.235 | 0.026 | 0.927 | 0.094 | 35.647 |
| 77 5 9 - 80 5 5 | | 9.84 | 15.88 | 10.82 | 10.46 | 0.282 | 1.034 | 1.074 | 0.263 | 0.026 | 1.039 | -0.040 | 35.607 |
| 77 5 16 - 80 5 12 | | 9.85 | 14.73 | 10.82 | 10.46 | 0.281 | 1.084 | 0.833 | 0.337 | 0.026 | 0.768 | 0.251 | 35.858 |
| 77 5 23 - 80 5 16 | | 9.82 | 14.02 | 10.82 | 10.46 | 0.282 | 1.117 | 0.690 | 0.409 | 0.026 | 0.618 | 0.427 | 36.285 |
| 77 5 30 - 80 5 26 | | 9.78 | 13.50 | 10.82 | 10.46 | 0.282 | 1.006 | 0.588 | 0.480 | 0.026 | 0.584 | 0.418 | 36.703 |
| 77 6 6 - 80 6 2 | | 9.74 | 13.06 | 25.97 | 25.09 | 0.675 | 2.835 | 1.205 | 0.560 | 0.026 | 0.425 | 1.630 | 38.333 |
| 77 6 13 - 80 6 9 | | 9.70 | 13.08 | 25.97 | 25.09 | 0.674 | 2.452 | 1.235 | 0.546 | 0.026 | 0.504 | 1.217 | 39.550 |
| 77 6 20 - 80 6 16 | | 9.71 | 13.00 | 25.97 | 25.09 | 0.674 | 2.201 | 1.189 | 0.567 | 0.026 | 0.540 | 1.012 | 40.562 |
| 77 6 27 - 80 6 23 | | 9.73 | 13.04 | 25.97 | 25.09 | 0.675 | 2.416 | 1.200 | 0.563 | 0.026 | 0.497 | 1.216 | 41.778 |
| 77 7 4 - 80 6 30 | | 9.75 | 13.02 | 22.26 | 21.51 | 0.571 | 2.402 | 1.011 | 0.565 | 0.026 | 0.421 | 1.391 | 43.169 |
| 77 7 11 - 80 7 7 | | 9.77 | 13.10 | 22.26 | 21.51 | 0.572 | 2.505 | 1.038 | 0.551 | 0.026 | 0.414 | 1.467 | 44.636 |
| 77 7 18 - 80 7 14 | | 9.78 | 13.10 | 22.26 | 21.51 | 0.572 | 2.598 | 1.033 | 0.554 | 0.026 | 0.398 | 1.565 | 46.201 |
| 77 7 25 - 80 7 21 | | 9.78 | 13.13 | 22.26 | 21.51 | 0.571 | 2.456 | 1.047 | 0.545 | 0.026 | 0.426 | 1.409 | 47.610 |
| 77 8 1 - 80 7 28 | | 9.79 | 13.15 | 15.43 | 14.91 | 0.392 | 1.827 | 0.728 | 0.538 | 0.025 | 0.398 | 1.099 | 48.709 |
| 77 8 8 - 80 8 5 | | 9.80 | 13.25 | 15.43 | 14.91 | 0.392 | 1.887 | 0.756 | 0.519 | 0.025 | 0.401 | 1.131 | 49.840 |
| 77 8 15 - 80 8 11 | | 9.81 | 13.35 | 15.43 | 14.91 | 0.392 | 1.967 | 0.783 | 0.501 | 0.025 | 0.398 | 1.184 | 51.024 |
| 77 8 22 - 80 8 18 | | 9.82 | 13.40 | 15.43 | 14.91 | 0.392 | 1.943 | 0.795 | 0.493 | 0.025 | 0.409 | 1.148 | 52.172 |
| 77 8 29 - 80 8 25 | | 9.83 | 13.67 | 15.43 | 14.91 | 0.391 | 2.015 | 0.874 | 0.447 | 0.025 | 0.434 | 1.141 | 53.313 |
| 77 9 5 - 80 9 2 | | 9.84 | 13.88 | 16.45 | 15.90 | 0.415 | 2.154 | 0.997 | 0.416 | 0.025 | 0.463 | 1.157 | 54.470 |
| 77 9 12 - 80 9 8 | | 9.85 | 14.04 | 16.45 | 15.90 | 0.414 | 2.116 | 1.045 | 0.396 | 0.025 | 0.494 | 1.071 | 55.541 |
| 77 9 19 - 80 9 15 | | 9.91 | 14.21 | 16.45 | 15.91 | 0.414 | 2.195 | 1.081 | 0.383 | 0.025 | 0.492 | 1.114 | 56.655 |
| 77 9 26 - 80 9 22 | | 9.96 | 14.29 | 16.45 | 15.91 | 0.415 | 2.315 | 1.091 | 0.380 | 0.025 | 0.471 | 1.224 | 57.879 |
| 77 10 3 - 80 9 29 | | 10.01 | 14.44 | 17.66 | 17.09 | 0.443 | 2.576 | 1.207 | 0.367 | 0.025 | 0.449 | 1.369 | 59.248 |
| 77 10 10 - 80 10 6 | | 10.06 | 14.65 | 17.66 | 17.10 | 0.442 | 2.308 | 1.262 | 0.350 | 0.025 | 0.547 | 1.046 | 60.294 |
| 77 10 17 - 80 10 14 | | 10.11 | 14.75 | 17.66 | 17.10 | 0.443 | 2.159 | 1.280 | 0.346 | 0.025 | 0.593 | 0.879 | 61.173 |
| 77 10 24 - 80 10 20 | | 10.12 | 14.69 | 17.66 | 17.10 | 0.443 | 2.368 | 1.256 | 0.353 | 0.025 | 0.530 | 1.112 | 62.285 |
| 77 10 31 - 80 10 27 | | 10.14 | 14.69 | 17.66 | 17.10 | 0.443 | 2.507 | 1.249 | 0.355 | 0.025 | 0.498 | 1.258 | 63.543 |
| 77 11 7 - 80 11 3 | | 10.15 | 14.73 | 14.52 | 14.06 | 0.365 | 2.075 | 1.035 | 0.353 | 0.025 | 0.499 | 1.040 | 64.583 |
| 77 11 14 - 80 11 10 | | 10.16 | 14.85 | 14.52 | 14.06 | 0.364 | 2.130 | 1.066 | 0.341 | 0.025 | 0.500 | 1.064 | 65.647 |
| 77 11 21 - 80 11 17 | | 10.13 | 14.90 | 14.52 | 14.06 | 0.364 | 2.093 | 1.089 | 0.334 | 0.025 | 0.520 | 1.004 | 66.651 |
| 77 11 28 - 80 11 24 | | 10.11 | 14.90 | 14.52 | 14.05 | 0.364 | 2.020 | 1.094 | 0.333 | 0.025 | 0.542 | 0.926 | 67.577 |
| 77 12 5 - 80 12 1 | | 10.08 | 15.00 | 13.35 | 12.92 | 0.332 | 1.957 | 1.040 | 0.319 | 0.025 | 0.531 | 0.917 | 68.494 |
| 77 12 12 - 80 12 8 | | 10.06 | 15.27 | 13.35 | 12.92 | 0.330 | 1.889 | 1.114 | 0.296 | 0.025 | 0.590 | 0.775 | 69.269 |
| 77 12 19 - 80 12 15 | | 10.05 | 15.52 | 13.35 | 12.92 | 0.331 | 1.946 | 1.181 | 0.280 | 0.025 | 0.607 | 0.765 | 70.034 |
| 77 12 26 - 80 12 22 | | 10.04 | 15.77 | 13.35 | 12.92 | 0.330 | 1.660 | 1.247 | 0.265 | 0.025 | 0.751 | 0.413 | 70.447 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 - 80 12 29 | | 10.03 | 15.75 | 3.54 | 3.43 | 0.088 | 0.442 | 0.330 | 0.267 | 0.025 | 0.747 | 0.112 | 70.559 |
| 78 1 9 - 81 1 5 | | 10.02 | 15.78 | 3.54 | 3.43 | 0.087 | 0.417 | 0.333 | 0.261 | 0.025 | 0.799 | 0.084 | 70.643 |
| 78 1 16 - 81 1 12 | | 10.01 | 15.65 | 3.54 | 3.43 | 0.086 | 0.448 | 0.325 | 0.265 | 0.024 | 0.725 | 0.123 | 70.766 |
| 78 1 23 - 81 1 19 | | 10.00 | 15.48 | 3.54 | 3.43 | 0.087 | 0.458 | 0.314 | 0.277 | 0.025 | 0.686 | 0.144 | 70.910 |
| 78 1 30 - 81 1 26 | | 9.99 | 15.44 | 3.54 | 3.43 | 0.086 | 0.463 | 0.312 | 0.276 | 0.024 | 0.674 | 0.151 | 71.061 |
| 78 2 6 - 81 2 2 | | 9.98 | 15.42 | 8.27 | 8.00 | 0.203 | 1.105 | 0.726 | 0.280 | 0.025 | 0.657 | 0.379 | 71.440 |
| 78 2 13 - 81 2 9 | | 9.97 | 15.44 | 8.27 | 7.99 | 0.203 | 1.167 | 0.731 | 0.278 | 0.025 | 0.626 | 0.436 | 71.876 |
| 78 2 20 - 81 2 16 | | 10.00 | 15.47 | 8.27 | 8.00 | 0.203 | 1.239 | 0.731 | 0.278 | 0.025 | 0.590 | 0.508 | 72.383 |
| 78 2 27 - 81 2 23 | | 10.03 | 15.49 | 8.27 | 8.00 | 0.204 | 1.217 | 0.729 | 0.280 | 0.025 | 0.599 | 0.488 | 72.871 |
| 78 3 6 - 81 3 2 | | 10.06 | 15.49 | 14.96 | 14.48 | 0.364 | 2.297 | 1.312 | 0.277 | 0.024 | 0.571 | 0.985 | 73.856 |
| 78 3 13 - 81 3 9 | | 10.09 | 15.65 | 14.96 | 14.48 | 0.366 | 2.190 | 1.350 | 0.271 | 0.024 | 0.616 | 0.840 | 74.696 |
| 78 3 20 - 81 3 16 | | 10.13 | 15.83 | 14.96 | 14.49 | 0.366 | 2.132 | 1.390 | 0.263 | 0.024 | 0.652 | 0.742 | 75.438 |
| 78 3 27 - 81 3 23 | | 10.16 | 15.88 | 14.96 | 14.49 | 0.367 | 2.190 | 1.396 | 0.263 | 0.025 | 0.637 | 0.794 | 76.232 |
| 78 4 3 - 81 3 30 | | 10.19 | 15.90 | 14.81 | 14.34 | 0.363 | 2.158 | 1.379 | 0.263 | 0.025 | 0.639 | 0.779 | 77.011 |
| 78 4 10 - 81 4 6 | | 10.22 | 16.00 | 14.81 | 14.34 | 0.363 | 2.337 | 1.399 | 0.259 | 0.025 | 0.599 | 0.938 | 77.949 |
| 78 4 17 - 81 4 13 | | 10.24 | 16.42 | 14.81 | 14.34 | 0.362 | 2.346 | 1.512 | 0.239 | 0.024 | 0.645 | 0.834 | 78.783 |
| 78 4 24 - 81 4 20 | | 10.27 | 16.60 | 14.81 | 14.35 | 0.363 | 2.279 | 1.554 | 0.234 | 0.025 | 0.682 | 0.725 | 79.508 |
| 78 5 1 - 81 4 27 | | 10.30 | 16.79 | 9.34 | 9.05 | 0.227 | 1.490 | 1.008 | 0.225 | 0.024 | 0.677 | 0.482 | 79.990 |
| 78 5 8 - 81 5 4 | | 10.33 | 16.98 | 9.34 | 9.05 | 0.227 | 1.596 | 1.037 | 0.219 | 0.024 | 0.650 | 0.559 | 80.549 |
| 78 5 15 - 81 5 11 | | 10.30 | 17.77 | 9.34 | 9.05 | 0.228 | 1.575 | 1.179 | 0.193 | 0.024 | 0.749 | 0.396 | 80.945 |
| 78 5 22 - 81 5 18 | | 10.28 | 18.11 | 9.34 | 9.05 | 0.228 | 1.472 | 1.241 | 0.184 | 0.024 | 0.843 | 0.231 | 81.176 |
| 78 5 29 - 81 5 25 | | 10.26 | 18.20 | 9.34 | 9.05 | 0.228 | 1.477 | 1.260 | 0.181 | 0.024 | 0.853 | 0.217 | 81.393 |
| 78 6 5 - 81 6 1 | | 10.24 | 18.17 | 23.48 | 22.74 | 0.568 | 3.615 | 3.163 | 0.180 | 0.024 | 0.875 | 0.452 | 81.845 |
| 78 6 12 - 81 6 8 | | 10.22 | 18.47 | 23.48 | 22.74 | 0.567 | 3.576 | 3.300 | 0.172 | 0.024 | 0.923 | 0.276 | 82.121 |
| 78 6 19 - 81 6 15 | | 10.21 | 18.58 | 23.48 | 22.74 | 0.567 | 3.424 | 3.343 | 0.170 | 0.024 | 0.976 | 0.081 | 82.202 |
| 78 6 16 - 81 6 22 | | 10.24 | 18.58 | 23.48 | 22.74 | 0.567 | 3.579 | 3.339 | 0.170 | 0.024 | 0.933 | 0.240 | 82.442 |
| 78 7 3 - 81 6 29 | | 10.25 | 18.67 | 13.63 | 13.20 | 0.326 | 2.150 | 1.958 | 0.166 | 0.024 | 0.911 | 0.192 | 82.634 |
| 78 7 10 - 81 7 6 | | 10.26 | 18.69 | 13.63 | 13.20 | 0.327 | 2.131 | 1.960 | 0.167 | 0.024 | 0.920 | 0.171 | 82.805 |
| 78 7 17 - 81 7 13 | | 10.25 | 18.67 | 13.63 | 13.20 | 0.327 | 2.217 | 1.958 | 0.167 | 0.024 | 0.883 | 0.259 | 83.064 |
| 78 7 24 - 81 7 20 | | 10.25 | 18.73 | 13.63 | 13.20 | 0.326 | 2.352 | 1.973 | 0.165 | 0.024 | 0.839 | 0.379 | 83.443 |
| 78 7 31 - 81 7 27 | | 10.24 | 19.43 | 13.63 | 13.20 | 0.327 | 2.357 | 2.147 | 0.152 | 0.024 | 0.911 | 0.210 | 83.653 |
| 78 8 7 - 81 8 4 | | 10.23 | 20.42 | 23.33 | 22.59 | 0.555 | 4.299 | 4.086 | 0.136 | 0.024 | 0.950 | 0.213 | 83.866 |
| 78 8 14 - 81 8 10 | | 10.23 | 21.28 | 23.33 | 22.59 | 0.555 | 4.109 | 4.433 | 0.125 | 0.024 | 1.079 | -0.324 | 83.542 |
| 78 8 21 - 81 8 17 | | 10.30 | 21.42 | 23.33 | 22.60 | 0.556 | 4.192 | 4.461 | 0.125 | 0.024 | 1.064 | -0.269 | 83.273 |
| 78 8 28 - 81 8 24 | | 10.35 | 21.44 | 23.33 | 22.61 | 0.556 | 4.627 | 4.579 | 0.123 | 0.024 | 0.979 | 0.098 | 83.371 |
| 78 9 7 - 81 8 31 | | 10.40 | 21.44 | 11.77 | 11.41 | 0.279 | 2.323 | 2.275 | 0.123 | 0.024 | 0.979 | 0.048 | 83.419 |
| 78 9 13 - 81 9 8 | | 10.45 | 21.44 | 11.77 | 11.41 | 0.280 | 2.384 | 2.265 | 0.124 | 0.024 | 0.950 | 0.119 | 83.538 |
| 78 9 20 - 81 9 14 | | 10.50 | 21.50 | 11.77 | 11.41 | 0.280 | 2.227 | 2.227 | 0.126 | 0.024 | 1.000 | 0.000 | 83.538 |
| 78 9 25 - 81 9 21 | | 10.57 | 21.50 | 11.77 | 11.41 | 0.280 | 2.061 | 2.213 | 0.127 | 0.024 | 1.074 | -0.152 | 83.386 |
| 78 10 2 - 81 9 28 | | 10.55 | 21.44 | 7.35 | 7.13 | 0.174 | 1.432 | 1.378 | 0.126 | 0.024 | 0.962 | 0.054 | 83.440 |
| 78 10 16 - 81 10 5 | | 10.51 | 21.44 | 7.35 | 7.13 | 0.174 | 1.382 | 1.380 | 0.126 | 0.024 | 0.999 | 0.002 | 83.442 |
| 78 10 14 - 81 10 13 | | 10.57 | 20.49 | 7.35 | 7.13 | 0.174 | 1.311 | 1.280 | 0.136 | 0.024 | 0.976 | 0.031 | 83.473 |
| 78 10 20 - 81 10 19 | | 10.35 | 20.29 | 7.35 | 7.13 | 0.173 | 1.284 | 1.256 | 0.138 | 0.024 | 0.978 | 0.028 | 83.501 |
| 78 10 30 - 81 10 26 | | 11.00 | 20.09 | 7.35 | 7.15 | 0.176 | 1.331 | 1.147 | 0.153 | 0.024 | 0.862 | 0.184 | 83.685 |
| 78 11 4 - 81 11 2 | | 11.00 | 20.09 | 17.51 | 17.04 | 0.437 | 2.951 | 2.734 | 0.160 | 0.025 | 0.926 | 0.217 | 83.902 |
| 78 11 14 - 81 11 9 | | 11.19 | 19.75 | 17.53 | 17.05 | 0.439 | 2.651 | 2.568 | 0.171 | 0.025 | 0.969 | 0.083 | 83.985 |
| 78 11 20 - 81 11 16 | | 11.23 | 18.66 | 17.53 | 17.06 | 0.440 | 2.474 | 2.206 | 0.199 | 0.025 | 0.892 | 0.268 | 84.253 |
| 78 11 27 - 81 11 23 | | 11.21 | 18.00 | 17.53 | 17.05 | 0.439 | 2.562 | 1.998 | 0.220 | 0.025 | 0.780 | 0.564 | 84.817 |
| 78 12 4 - 81 11 30 | | 11.23 | 17.66 | 11.21 | 10.90 | 0.283 | 1.546 | 1.202 | 0.235 | 0.025 | 0.777 | 0.344 | 85.161 |
| 78 12 11 - 81 12 7 | | 11.21 | 17.66 | 11.21 | 10.90 | 0.283 | 1.458 | 1.206 | 0.235 | 0.025 | 0.727 | 0.452 | 85.613 |
| 78 12 18 - 81 12 12 | | 11.21 | 17.66 | 11.21 | 10.90 | 0.284 | 1.706 | 1.206 | 0.235 | 0.025 | 0.707 | 0.500 | 86.113 |
| 78 12 27 - 81 12 21 | | 11.21 | 17.75 | 11.21 | 10.90 | 0.282 | 1.673 | 1.225 | 0.230 | 0.025 | 0.732 | 0.448 | 86.561 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 - 81 12 28 | | 11.21 | 17.81 | 5.72 | 5.56 | 0.143 | 0.865 | 0.631 $$ | 0.227 | 0.025 | 0.729 | 0.234 | 86.795 |
| 79 1 8 - 82 1 4 | | 11.19 | 17.91 | 5.72 | 5.56 | 0.143 | 0.882 | 0.644 $$ | 0.222 | 0.025 | 0.730 | 0.230 | 87.033 |
| 79 1 15 - 82 1 11 | | 11.19 | 17.91 | 5.72 | 5.56 | 0.144 | 0.951 | 0.637 $$ | 0.226 | 0.025 | 0.688 | 0.294 | 87.327 |
| 79 1 22 - 82 1 18 | | 11.19 | 18.00 | 5.72 | 5.56 | 0.144 | 0.912 | 0.634 $$ | 0.227 | 0.025 | 0.695 | 0.278 | 87.605 |
| 79 1 29 - 82 1 25 | | 11.33 | 18.31 | 5.72 | 5.56 | 0.143 | 0.913 | 0.672 $$ | 0.213 | 0.025 | 0.734 | 0.241 | 87.846 |
| 79 2 5 - 82 2 1 | | 11.23 | 18.42 | 14.34 | 15.90 | 0.407 | 2.688 | 1.984 $$ | 0.205 | 0.025 | 0.738 | 0.704 | 88.550 |
| 79 2 12 - 82 2 8 | | 11.23 | 18.66 | 14.34 | 15.90 | 0.406 | 2.722 | 2.056 $$ | 0.197 | 0.025 | 0.735 | 0.666 | 89.216 |
| 79 2 19 - 82 2 15 | | 11.21 | 18.49 | 14.34 | 15.89 | 0.406 | 2.669 | 2.071 $$ | 0.196 | 0.025 | 0.776 | 0.598 | 89.814 |
| 79 2 26 - 82 2 22 | | 11.17 | 19.25 | 14.34 | 15.89 | 0.404 | 2.382 | 2.251 $$ | 0.180 | 0.025 | 0.945 | 0.131 | 89.945 |
| 79 3 5 - 82 3 1 | | 11.12 | 19.31 | 24.00 | 23.34 | 0.591 | 3.521 | 3.355 $$ | 0.176 | 0.025 | 0.953 | 0.166 | 90.111 |
| 79 3 12 - 82 3 8 | | 11.02 | 19.31 | 24.00 | 23.33 | 0.590 | 3.504 | 3.398 $$ | 0.174 | 0.025 | 0.970 | 0.106 | 90.217 |
| 79 3 19 - 82 3 15 | | 11.02 | 19.19 | 24.00 | 23.33 | 0.590 | 3.544 | 3.345 $$ | 0.176 | 0.025 | 0.938 | 0.221 | 90.438 |
| 79 3 26 - 82 3 22 | | 11.00 | 19.14 | 24.00 | 23.33 | 0.589 | 3.419 | 3.332 $$ | 0.177 | 0.025 | 0.975 | 0.087 | 90.525 |
| 79 4 2 - 82 3 29 | | 11.00 | 19.01 | 10.58 | 10.28 | 0.259 | 1.612 | 1.444 $$ | 0.179 | 0.024 | 0.896 | 0.168 | 90.693 |
| 79 4 9 - 82 4 5 | | 11.00 | 19.04 | 10.58 | 10.28 | 0.259 | 1.606 | 1.450 $$ | 0.179 | 0.024 | 0.904 | 0.156 | 90.849 |
| 79 4 16 - 82 4 12 | | 11.00 | 19.00 | 10.58 | 10.28 | 0.258 | 1.509 | 1.442 $$ | 0.179 | 0.024 | 0.954 | 0.067 | 90.916 |
| 79 4 23 - 82 4 19 | | 11.00 | 19.00 | 10.58 | 10.28 | 0.258 | 1.415 | 1.442 $$ | 0.179 | 0.024 | 1.019 | -0.027 | 90.889 |
| 79 4 30 - 82 4 26 | | 11.00 | 19.00 | 10.58 | 10.28 | 0.258 | 1.382 | 1.442 $$ | 0.179 | 0.024 | 1.043 | -0.060 | 90.829 |
| 79 5 7 - 82 5 3 | | 11.00 | 19.02 | 13.27 | 12.90 | 0.329 | 1.824 | 1.813 $$ | 0.181 | 0.025 | 0.994 | 0.011 | 90.840 |
| 79 5 14 - 82 5 10 | | 11.00 | 19.00 | 13.27 | 12.90 | 0.329 | 1.714 | 1.808 $$ | 0.182 | 0.025 | 1.055 | -0.094 | 90.746 |
| 79 5 21 - 82 5 17 | | 11.00 | 18.98 | 13.27 | 12.90 | 0.329 | 1.790 | 1.803 $$ | 0.182 | 0.025 | 1.007 | -0.013 | 90.727 |
| 79 5 28 - 82 5 25 | | 11.00 | 18.96 | 13.27 | 12.90 | 0.329 | 1.791 | 1.798 $$ | 0.183 | 0.025 | 1.004 | -0.007 | 90.720 |

END OF DATA
READY

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE (TBAHTS) | ENDING BALANCE (TBAHTS) | PREMIUM AMOUNT (TBAHTS) | RESERVE (TBAHTS) | CLAIM (TBAHTS) | 88 | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS (TBAHTS) | CUMULATIVE EXCESS (TBAHTS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 3 | - 80 12 29 | 11.83 | 12.83 | 22.27 | 21.90 | 1.218 | 2.008 | 1.958 | 88 | 0.622 | 0.053 | 0.481 | 0.710 | 0.710 |
| 76 1 [illegible] | - 81 1 [illegible] | 11.83 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | 1.779 |
| 76 1 [illegible] | - 81 1 [illegible] | 11.83 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 1 [illegible] | - 81 1 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 3.045 | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 2 [illegible] | - 81 2 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 2 [illegible] | - 81 2 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 4.702 | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 2 [illegible] | - 81 2 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 2 [illegible] | - 81 2 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 5.352 | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 3 [illegible] | - 81 3 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 5.311 | 2.775 | 88 | 0.670 | 0.051 | [illegible] | [illegible] | [illegible] |
| 76 3 [illegible] | - 81 3 [illegible] | 11.88 | 15.52 | 36.14 | 34.48 | 1.859 | 5.541 | 2.725 | 88 | 0.682 | 0.051 | 0.492 | [illegible] | [illegible] |
| 76 3 [illegible] | - 81 3 [illegible] | 11.90 | 15.64 | 36.14 | 34.48 | 1.860 | 5.176 | 2.824 | 88 | 0.650 | 0.051 | 0.546 | 2.352 | [illegible] |
| 76 3 [illegible] | - 81 3 16 | 11.94 | 15.80 | 36.14 | 34.49 | 1.858 | 5.069 | 2.943 | 88 | 0.631 | 0.051 | 0.581 | 2.126 | [illegible] |
| 76 3 29 | - 81 3 23 | 11.97 | 15.86 | 36.14 | 34.50 | 1.857 | 5.356 | 2.972 | 88 | 0.625 | 0.051 | 0.555 | 2.384 | 35.678 |
| 76 4 3 | - 81 3 30 | 12.00 | 15.89 | 69.97 | 66.80 | 1.314 | 10.274 | 3.754 | 88 | 0.614 | 0.051 | 0.540 | 4.320 | 30.198 |
| 76 4 [illegible] | - 81 4 [illegible] | 12.03 | 16.00 | 69.97 | 66.81 | 1.515 | 11.234 | 5.906 | 88 | 0.599 | 0.051 | 0.526 | 5.328 | 35.526 |
| 76 4 [illegible] | - 81 4 [illegible] | 12.02 | 16.34 | 69.97 | 66.81 | 1.514 | 11.341 | 6.567 | 88 | 0.538 | 0.051 | 0.579 | 4.774 | 40.300 |
| 76 4 [illegible] | - 81 4 [illegible] | [illegible] | [illegible] | 69.97 | 66.80 | 1.515 | 11.277 | 6.961 | 88 | 0.508 | 0.051 | 0.617 | 4.316 | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 10.134 | 6.387 | 88 | 0.470 | 0.050 | 0.630 | 3.749 | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 10.896 | 6.803 | 88 | 0.442 | 0.050 | 0.624 | 4.093 | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 10.830 | 8.107 | 88 | 0.371 | 0.050 | 0.749 | 2.723 | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 10.830 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 4.021 | 12.742 | 12.050 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | 11.93 | [illegible] | [illegible] | 78.47 | 4.021 | 13.433 | 12.987 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | 11.91 | 18.64 | [illegible] | 78.46 | 4.023 | 13.922 | 12.875 | 88 | 0.312 | 0.049 | 0.925 | 0.102 | [illegible] |
| 76 [illegible] 30 | - 81 [illegible] 33 | 11.89 | 18.64 | 83.46 | 78.46 | 4.023 | 13.598 | 12.916 | 88 | 0.311 | 0.049 | 0.964 | 0.482 | 41.500 |
| 76 7 3 | - 81 6 29 | 11.87 | 18.68 | 90.33 | 86.36 | 4.343 | 15.346 | 14.318 | 88 | 0.303 | 0.048 | 0.933 | 1.028 | 42.898 |
| 76 7 [illegible] | - 81 7 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 4.345 | 15.918 | 14.452 | 88 | 0.301 | 0.048 | [illegible] | [illegible] | [illegible] |
| 76 7 [illegible] | - 81 7 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 4.345 | 15.769 | 14.400 | 88 | 0.302 | 0.048 | [illegible] | [illegible] | [illegible] |
| 76 7 [illegible] | - 81 7 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 4.346 | 16.830 | 14.542 | 88 | 0.299 | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 12.074 | 11.474 | 88 | 0.260 | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 14.986 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 14.986 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 15.093 | 88 | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] |
| 76 [illegible] | - 81 [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | [illegible] | 18.384 | 88 | 0.202 | 0.046 | [illegible] | [illegible] | [illegible] |
| 76 9 [illegible] | - 81 9 [illegible] | 11.80 | 21.49 | 78.64 | 74.96 | 3.655 | 15.939 | 18.053 | 88 | 0.201 | 0.046 | 1.112 | [illegible] | 53.948 |
| 76 9 [illegible] | - 81 9 [illegible] | 11.78 | 21.43 | 78.64 | 74.95 | 3.654 | 16.337 | 18.159 | 88 | 0.201 | 0.046 | 1.116 | -1.823 | 52.085 |
| 76 9 [illegible] | - 81 9 14 | 11.76 | 21.47 | 78.64 | 74.93 | 3.654 | 16.001 | 17.844 | 88 | 0.205 | 0.046 | 1.116 | -1.863 | 49.091 |
| 76 9 30 | - 81 9 21 | 11.72 | 21.46 | 78.64 | 74.91 | 3.654 | 14.942 | 17.936 | 88 | 0.204 | 0.047 | 1.200 | -2.994 | 49.091 |
| 76 9 37 | - 81 9 21 | 11.68 | 21.46 | 78.64 | 74.91 | 3.658 | 14.942 | 17.936 | 88 | 0.204 | 0.047 | 1.200 | -2.994 | 49.091 |
| 76 10 4 | - 81 9 28 | 11.64 | 21.29 | 85.28 | 81.21 | 3.901 | 17.752 | 19.205 | 88 | 0.203 | 0.046 | 1.082 | -1.453 | 47.638 |
| 76 10 11 | - 81 10 5 | 11.60 | 21.25 | 85.28 | 81.18 | 3.902 | 17.217 | 19.207 | 88 | 0.203 | 0.046 | 1.116 | -1.990 | 45.648 |
| 76 10 18 | - 81 10 13 | 11.59 | 20.50 | 85.28 | 81.18 | 3.903 | 16.727 | 17.930 | 88 | 0.218 | 0.046 | 1.072 | -1.203 | 44.445 |
| 76 10 25 | - 81 10 19 | 11.58 | 20.44 | 85.28 | 81.17 | 3.904 | 16.100 | 17.715 | 88 | 0.220 | 0.046 | 1.095 | -1.615 | 42.830 |
| 76 11 1 | - 81 10 26 | 11.57 | 19.88 | 67.38 | 64.13 | 3.036 | 14.047 | 13.102 | 88 | 0.232 | 0.045 | 0.933 | 0.945 | 43.775 |
| 76 11 8 | - 81 11 2 | 11.56 | 19.83 | 67.38 | 64.12 | 3.036 | 12.840 | 13.038 | 88 | 0.233 | 0.045 | 1.015 | -0.198 | 43.577 |
| 76 11 15 | - 81 11 9 | 11.54 | 19.43 | 67.38 | 64.12 | 3.036 | 11.664 | 12.720 | 88 | 0.239 | 0.045 | 1.090 | -1.056 | 42.521 |
| 76 11 22 | - 81 11 16 | 11.40 | 18.75 | 67.38 | 64.08 | 3.040 | 11.043 | 11.424 | 88 | 0.266 | 0.045 | 1.035 | -0.381 | 42.140 |
| 76 11 29 | - 81 11 23 | 11.41 | 18.00 | 67.38 | 64.05 | 3.041 | 11.566 | 10.294 | 88 | 0.295 | 0.045 | 0.890 | 1.272 | 43.412 |
| 76 12 6 | - 81 11 30 | 11.34 | 17.75 | 77.84 | 73.96 | 3.512 | 13.103 | 11.543 | 88 | 0.304 | 0.045 | 0.881 | 1.560 | 44.972 |
| 76 12 13 | - 81 12 7 | 11.27 | 17.75 | 77.84 | 73.92 | 3.516 | 13.750 | 11.680 | 88 | 0.301 | 0.045 | 0.849 | 2.070 | 47.042 |
| 76 12 20 | - 81 12 12 | 11.23 | 17.78 | 77.84 | 73.85 | 3.519 | 14.639 | 11.857 | 88 | 0.297 | 0.045 | 0.810 | 2.772 | 49.905 |
| 76 12 27 | - 81 12 21 | 11.13 | 17.79 | 77.84 | 73.79 | 3.524 | 14.267 | 12.226 | 88 | 0.288 | 0.045 | 0.857 | 2.041 | 51.946 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 1%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 - 82 12 28 | | 10.94 | 17.92 | 36.45 | 34.53 | 1.683 | 7.078 | 5.924 | 0.284 | 0.046 | 0.837 | 1.154 | 23.100 |
| 77 1 10 - 82 1 4 | | 10.83 | 17.92 | 36.45 | 34.50 | 1.684 | 7.052 | 6.005 | 0.280 | 0.046 | 0.852 | 1.047 | 24.147 |
| 77 1 17 - 82 1 11 | | 10.78 | 18.08 | 36.45 | 34.49 | 1.686 | 7.364 | 6.235 | 0.270 | 0.046 | 0.847 | 1.129 | 25.276 |
| 77 1 24 - 82 1 18 | | 10.42 | 18.17 | 36.45 | 34.44 | 1.688 | 7.305 | 6.432 | 0.262 | 0.046 | 0.860 | 0.873 | 26.149 |
| 77 1 31 - 82 1 25 | | 10.50 | 18.42 | 36.45 | 34.40 | 1.689 | 7.265 | 6.975 | 0.242 | 0.046 | 0.960 | 0.290 | 26.439 |
| 77 2 7 - 82 2 1 | | 10.33 | 18.71 | 41.30 | 37.80 | 2.795 | 12.305 | 11.978 | 0.233 | 0.046 | 0.973 | 0.327 | 26.766 |
| 77 2 14 - 82 2 8 | | 10.25 | 18.88 | 41.30 | 37.74 | 2.797 | 12.730 | 12.394 | 0.224 | 0.046 | 0.974 | 0.336 | 27.100 |
| 77 2 21 - 82 2 15 | | 10.25 | 18.94 | 41.30 | 37.74 | 2.797 | 12.604 | 12.511 | 0.224 | 0.046 | 0.993 | 0.093 | 27.193 |
| 77 2 28 - 82 2 22 | | 10.25 | 19.40 | 41.30 | 37.74 | 2.797 | 11.592 | 13.136 | 0.213 | 0.046 | 1.133 | -1.544 | 25.649 |
| 77 3 7 - 82 3 1 | | 10.25 | 19.55 | 100.17 | 94.34 | 4.495 | 19.033 | 21.810 | 0.206 | 0.045 | 1.146 | -2.777 | 22.872 |
| 77 3 14 - 82 3 8 | | 10.25 | 19.55 | 100.17 | 94.34 | 4.495 | 18.953 | 21.810 | 0.206 | 0.045 | 1.151 | -2.857 | 20.015 |
| 77 3 21 - 82 3 15 | | 10.25 | 19.38 | 100.17 | 94.34 | 4.494 | 19.006 | 21.419 | 0.210 | 0.045 | 1.127 | -2.413 | 17.602 |
| 77 3 28 - 82 3 22 | | 10.25 | 19.32 | 100.17 | 94.34 | 4.495 | 18.270 | 21.280 | 0.211 | 0.045 | 1.165 | -3.010 | 14.592 |
| 77 4 4 - 82 3 29 | | 10.25 | 19.32 | 83.14 | 78.33 | 3.711 | 16.033 | 17.644 | 0.210 | 0.045 | 1.102 | -1.611 | 12.959 |
| 77 4 11 - 82 4 5 | | 10.25 | 19.31 | 83.14 | 78.33 | 3.712 | 15.988 | 17.447 | 0.213 | 0.045 | 1.104 | -1.459 | 11.500 |
| 77 4 18 - 82 4 12 | | 10.57 | 19.25 | 83.14 | 78.34 | 3.712 | 15.823 | 17.493 | 0.212 | 0.045 | 1.106 | -1.670 | 9.830 |
| 77 4 25 - 82 4 19 | | 10.33 | 19.29 | 83.14 | 78.34 | 3.711 | 15.146 | 17.512 | 0.212 | 0.045 | 1.156 | -2.366 | 7.464 |
| 77 5 2 - 82 4 26 | | 10.33 | 19.25 | 82.54 | 81.59 | 3.804 | 15.935 | 18.089 | 0.210 | 0.044 | 1.135 | -2.154 | 5.310 |
| 77 5 9 - 82 5 3 | | 10.46 | 19.20 | 82.54 | 81.41 | 3.803 | 16.149 | 18.109 | 0.210 | 0.044 | 1.121 | -1.960 | 3.350 |
| 77 5 16 - 82 5 10 | | 10.38 | 19.09 | 82.54 | 81.43 | 3.802 | 15.543 | 17.666 | 0.215 | 0.044 | 1.137 | -2.123 | 1.227 |
| 77 5 23 - 82 5 17 | | 10.17 | 19.06 | 82.54 | 81.42 | 3.803 | 15.481 | 17.424 | 0.218 | 0.044 | 1.125 | -1.941 | -0.714 |
| 77 5 30 - 82 5 24 | | 10.14 | 19.03 | 82.54 | 81.41 | 3.803 | 15.202 | 17.585 | 0.216 | 0.044 | 1.157 | -2.383 | -3.097 |

END OF DATA
READY

# EXHIBIT 18

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MLNS)

| DATE OF CLAIM | CLAIMS 1YEAR | CLAIMS 3YEAR | CLAIMS 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | 5YEAR | | | | | | 5YEAR | | | | | | 5YEAR | | | |
| DATE OF CLASS | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | | PREMIUM | SHORT | INVESTMENT | TOTAL | | PREMIUM | SHORT | INVESTMENT | TOTAL | | PREMIUM | SHORT | INVESTMENT | TOTAL | | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 77 | 1 | 3 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.031 | -0.009 | 0.002 | 0.026 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.026 | 0.026 | 0.026 |
| 77 | 1 | 10 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.032 | -0.007 | 0.003 | 0.028 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.028 | 0.028 | 0.054 |
| 77 | 1 | 17 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.033 | -0.012 | 0.003 | 0.024 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.024 | 0.024 | 0.078 |
| 77 | 1 | 24 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.033 | -0.009 | 0.002 | 0.026 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.026 | 0.026 | 0.104 |
| 77 | 1 | 31 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.007 | 0.002 | 0.022 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.022 | 0.022 | 0.126 |
| 77 | 2 | 7 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.011 | 0.002 | 0.018 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.018 | 0.018 | 0.144 |
| 77 | 2 | 14 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.009 | 0.002 | 0.020 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.020 | 0.020 | 0.164 |
| 77 | 2 | 21 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.028 | -0.007 | 0.002 | 0.023 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.023 | 0.023 | 0.187 |
| 77 | 2 | 28 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.026 | -0.033 | 0.004 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.246 |
| 77 | 3 | 7 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.027 | 0.004 | 0.044 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.044 | 0.044 | 0.312 |
| 77 | 3 | 14 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.022 | 0.004 | 0.066 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.066 | 0.066 | 0.378 |
| 77 | 3 | 21 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.026 | -0.020 | 0.007 | 0.073 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.073 | 0.073 | 0.451 |
| 77 | 3 | 28 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.027 | -0.020 | 0.007 | 0.074 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.074 | 0.074 | 0.525 |
| 77 | 4 | 4 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.026 | 0.010 | 0.013 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.013 | 0.013 | 0.538 |
| 77 | 4 | 11 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.025 | 0.010 | 0.015 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.015 | 0.015 | 0.553 |
| 77 | 4 | 18 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.009 | 0.012 | 0.033 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.033 | 0.033 | 0.625 |
| 77 | 4 | 25 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.011 | 0.013 | 0.030 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | 0.030 | 0.655 |
| 77 | 5 | 2 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.032 | 0.007 | 0.045 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.045 | 0.045 | 0.700 |
| 77 | 5 | 9 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.043 | 0.006 | 0.053 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.053 | 0.053 | 0.753 |
| 77 | 5 | 16 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.040 | 0.007 | 0.047 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.047 | 0.047 | 0.800 |
| 77 | 5 | 23 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.038 | 0.008 | 0.045 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.045 | 0.045 | 0.845 |
| 77 | 5 | 30 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.034 | 0.008 | 0.044 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.044 | 0.044 | 0.889 |
| 77 | 6 | 6 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.121 | -0.044 | 0.007 | 0.084 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.084 | 0.084 | 0.973 |
| 77 | 6 | 13 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.121 | -0.047 | 0.007 | 0.081 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.081 | 0.081 | 1.054 |
| 77 | 6 | 20 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.122 | -0.070 | 0.006 | 0.058 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.058 | 0.058 | 1.112 |
| 77 | 6 | 27 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.122 | -0.084 | 0.008 | 0.046 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.046 | 0.046 | 1.158 |
| 77 | 7 | 4 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.029 | -0.018 | 0.001 | 0.012 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.012 | 0.012 | 1.170 |
| 77 | 7 | 11 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.028 | -0.015 | 0.002 | 0.015 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.015 | 0.015 | 1.185 |
| 77 | 7 | 18 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.029 | -0.018 | 0.001 | 0.012 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.012 | 0.012 | 1.197 |
| 77 | 7 | 25 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.018 | 0.001 | 0.013 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.013 | 0.013 | 1.210 |
| 77 | 8 | 1 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.020 | 0.002 | 0.021 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.021 | 0.021 | 1.231 |
| 77 | 8 | 8 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.030 | -0.018 | 0.002 | 0.023 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.023 | 0.023 | 1.254 |
| 77 | 8 | 15 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.040 | -0.016 | 0.002 | 0.026 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.026 | 0.026 | 1.280 |
| 77 | 8 | 22 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.034 | -0.025 | 0.001 | 0.012 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.012 | 0.012 | 1.292 |
| 77 | 8 | 29 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.034 | -0.024 | 0.001 | 0.011 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.011 | 0.011 | 1.303 |
| 77 | 9 | 5 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.074 | -0.032 | 0.004 | 0.042 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.042 | 0.042 | 1.345 |
| 77 | 9 | 12 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.078 | -0.031 | 0.004 | 0.043 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.043 | 0.043 | 1.388 |
| 77 | 9 | 19 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.078 | -0.036 | 0.004 | 0.046 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.046 | 0.046 | 1.434 |
| 77 | 9 | 26 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.079 | -0.032 | 0.004 | 0.042 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.042 | 0.042 | 1.476 |
| 77 | 10 | 3 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | -0.028 | 0.005 | 0.054 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.054 | 0.054 | 1.530 |
| 77 | 10 | 10 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | -0.022 | 0.005 | 0.060 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.060 | 0.060 | 1.590 |
| 77 | 10 | 17 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | -0.022 | 0.005 | 0.060 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.060 | 0.060 | 1.650 |
| 77 | 10 | 24 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | -0.034 | 0.004 | 0.047 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.047 | 0.047 | 1.697 |
| 77 | 10 | 31 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.059 | -0.018 | 0.004 | 0.045 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.045 | 0.045 | 1.742 |
| 77 | 11 | 7 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.059 | -0.022 | 0.003 | 0.040 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.040 | 0.040 | 1.782 |
| 77 | 11 | 14 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.059 | -0.019 | 0.004 | 0.044 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.044 | 0.044 | 1.826 |
| 77 | 11 | 21 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.059 | -0.007 | 0.004 | 0.056 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.056 | 0.056 | 1.882 |
| 77 | 11 | 28 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.058 | 0.001 | 0.005 | 0.064 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.064 | 0.064 | 1.946 |
| 77 | 12 | 5 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.088 | 0.013 | 0.009 | 0.114 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.114 | 0.114 | 2.060 |
| 77 | 12 | 12 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.088 | 0.006 | 0.008 | 0.102 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.102 | 0.102 | 2.162 |
| 77 | 12 | 19 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.088 | 0.014 | 0.008 | 0.110 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.110 | 0.110 | 2.272 |
| 77 | 12 | 26 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.087 | 0.014 | 0.009 | 0.110 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.110 | 0.110 | 2.382 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| BASE OF CLASS | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| RR | 1 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.006 | 0.003 | 0.040 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | 0.040 | 2.400 |
| RR | 1 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | -0.006 | 0.002 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 2.427 |
| RR | 1 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | -0.010 | 0.002 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.022 | 2.449 |
| RR | 1 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | -0.012 | 0.002 | 0.020 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | 0.020 | 2.469 |
| RR | 1 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.029 | -0.012 | 0.002 | 0.019 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.019 | 0.019 | 2.488 |
| RR | 2 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.025 | 0.002 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 2.515 |
| RR | 2 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | -0.027 | 0.002 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.024 | 2.539 |
| RR | 2 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | -0.027 | 0.003 | 0.025 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.025 | 0.025 | 2.564 |
| RR | 2 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | -0.026 | 0.002 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.024 | 2.588 |
| RR | 3 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.029 | 0.002 | 0.026 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | 0.026 | 2.614 |
| RR | 3 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.052 | -0.027 | 0.002 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 2.642 |
| RR | 3 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.052 | -0.024 | 0.002 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 2.673 |
| RR | 3 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.054 | -0.022 | 0.002 | 0.034 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.034 | 2.707 |
| RR | 4 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | -0.028 | 0.006 | 0.084 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | 0.084 | 2.791 |
| RR | 4 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.107 | -0.013 | 0.007 | 0.101 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.101 | 0.101 | 2.892 |
| RR | 4 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.001 | 0.008 | 0.115 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | 0.115 | 3.007 |
| RR | 4 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.107 | -0.022 | 0.006 | 0.091 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.091 | 0.091 | 3.098 |
| RR | 5 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.014 | 0.003 | 0.053 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.053 | 3.151 |
| RR | 5 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.016 | 0.003 | 0.030 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | 0.030 | 3.181 |
| RR | 5 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.006 | 0.004 | 0.041 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | 0.041 | 3.222 |
| RR | 5 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.003 | 0.004 | 0.042 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | 0.042 | 3.264 |
| RR | 5 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.000 | 0.004 | 0.047 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.047 | 0.047 | 3.311 |
| RR | 6 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | 0.000 | 0.004 | 0.073 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.073 | 3.384 |
| RR | 6 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.068 | 0.019 | 0.005 | 0.092 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.092 | 0.092 | 3.476 |
| RR | 6 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.068 | 0.017 | 0.005 | 0.090 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.090 | 0.090 | 3.566 |
| RR | 6 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.089 | 0.029 | 0.006 | 0.094 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.094 | 0.094 | 3.659 |
| RR | 7 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.035 | 0.006 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 3.834 |
| RR | 7 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.030 | 0.006 | 0.098 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.098 | 0.098 | 3.932 |
| RR | 7 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.033 | 0.006 | 0.103 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.103 | 4.035 |
| RR | 8 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.043 | 0.007 | 0.112 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.112 | 0.112 | 4.147 |
| RR | 8 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.039 | 0.007 | 0.114 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.114 | 0.114 | 4.261 |
| RR | 9 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | 0.040 | 0.007 | 0.115 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.115 | 0.115 | 4.376 |
| RR | 10 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | 0.034 | 0.008 | 0.111 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.111 | 0.111 | 4.487 |
| RR | 11 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | 0.044 | 0.007 | 0.119 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.119 | 0.119 | 4.606 |
| RR | 11 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.068 | 0.008 | 0.129 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.129 | 0.129 | 4.735 |
| RR | 12 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.074 | 0.060 | 0.008 | 0.142 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.142 | 0.142 | 4.877 |
| RR | 12 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.074 | 0.048 | 0.008 | 0.130 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.130 | 0.130 | 5.007 |
| RR | 12 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.044 | 0.008 | 0.125 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 | 5.132 |
| RR | 12 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | 0.048 | 0.008 | 0.129 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.129 | 0.129 | 5.271 |
| RR | 13 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.035 | 0.008 | 0.096 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.096 | 5.367 |
| RR | 13 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.052 | 0.029 | 0.008 | 0.088 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.088 | 0.088 | 5.455 |
| RR | 13 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.031 | 0.008 | 0.092 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.092 | 0.092 | 5.547 |
| RR | 13 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.040 | 0.008 | 0.101 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.101 | 0.101 | 5.648 |
| RR | 13 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 5.753 |
| RR | 13 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 5.858 |
| RR | 13 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 5.963 |
| RR | 13 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.068 |
| RR | 13 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.173 |
| RR | 13 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.278 |
| RR | 13 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.383 |
| RR | 13 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.488 |
| RR | 13 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.593 |
| RR | 13 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.698 |
| RR | 13 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.044 | 0.008 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 6.803 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUE)

| BASE OF CLAIM | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | 1 YEAR | | | | 2 YEAR | | | | 3 YEAR | | | | TOTAL | | | |
| | | | 1 YEAR | 2 YEAR | 3 YEAR | TOTAL CLAIMS | | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 79 | 1 | 2 | 0.029 | 0.000 | 0.000 | 0.029 | | 0.022 | 0.042 | 0.003 | 0.067 | 0.003 | 0.005 | 0.024 | 0.112 | 0.000 | 0.000 | 0.000 | 0.000 | 0.179 | | 0.150 | 6.734 |
| 79 | 1 | 9 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 1 | 16 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 1 | 23 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 1 | 30 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 2 | 6 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 2 | 13 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 2 | 20 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 2 | 27 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 3 | 5 | | | | | | | | | | | | | | | | | | | | | |
| 79 | 3 | 12 | 0.015 | 0.000 | 0.000 | 0.015 | | 0.053 | 0.000 | 0.000 | 0.053 | 0.143 | -0.053 | 0.070 | 0.159 | 0.000 | 0.000 | 0.000 | 0.000 | 0.212 | | 0.147 | 9.164 |
| 79 | 3 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.054 | 0.000 | 0.000 | 0.054 | 0.145 | -0.054 | 0.000 | 0.145 | 0.000 | 0.000 | 0.000 | 0.000 | 0.199 | | 0.000 | 9.164 |
| 79 | 3 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.055 | 0.000 | 0.000 | 0.055 | 0.130 | -0.047 | 0.000 | 0.130 | 0.000 | 0.000 | 0.000 | 0.000 | 0.185 | | 0.077 | 10.126 |
| 79 | 4 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | 0.078 | 0.099 | 0.176 | 0.342 | -0.060 | 0.085 | 0.367 | 0.000 | 0.000 | 0.000 | 0.000 | 0.543 | | 0.543 | 10.669 |
| 79 | 4 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | 0.089 | 0.010 | 0.176 | 0.342 | -0.044 | 0.089 | 0.387 | 0.000 | 0.000 | 0.000 | 0.000 | 0.563 | | 0.543 | 11.212 |
| 79 | 4 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | 0.100 | 0.011 | 0.188 | 0.342 | -0.053 | 0.088 | 0.378 | 0.000 | 0.000 | 0.000 | 0.000 | 0.566 | | 0.566 | 11.778 |
| 79 | 4 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.077 | 0.093 | 0.010 | 0.180 | 0.342 | -0.051 | 0.088 | 0.379 | 0.000 | 0.000 | 0.000 | 0.000 | 0.559 | | 0.559 | 12.337 |
| 79 | 4 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.042 | 0.068 | 0.006 | 0.113 | 0.462 | -0.041 | 0.122 | 0.523 | 0.000 | 0.000 | 0.000 | 0.000 | 0.636 | | 0.636 | 12.973 |
| 79 | 5 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.046 | 0.059 | 0.006 | 0.111 | 0.463 | -0.070 | 0.117 | 0.502 | 0.000 | 0.000 | 0.000 | 0.000 | 0.613 | | 0.613 | 13.586 |
| 79 | 5 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.047 | 0.063 | 0.006 | 0.116 | 0.462 | -0.081 | 0.116 | 0.497 | 0.000 | 0.000 | 0.000 | 0.000 | 0.613 | | 0.613 | 14.219 |
| 79 | 5 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.046 | 0.058 | 0.006 | 0.110 | 0.462 | -0.078 | 0.116 | 0.500 | 0.000 | 0.000 | 0.000 | 0.000 | 0.610 | | 0.610 | 14.829 |
| 79 | 5 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.047 | 0.058 | 0.008 | 0.102 | 0.462 | -0.099 | 0.109 | 0.472 | 0.000 | 0.000 | 0.000 | 0.000 | 0.574 | | 0.574 | 15.403 |
| 79 | 6 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.071 | 0.087 | 0.009 | 0.167 | 0.244 | -0.039 | 0.061 | 0.266 | 0.000 | 0.000 | 0.000 | 0.000 | 0.433 | | 0.427 | 15.830 |
| 79 | 6 | 11 | 0.014 | 0.000 | 0.000 | 0.014 | | 0.071 | 0.077 | 0.009 | 0.157 | 0.244 | -0.034 | 0.061 | 0.271 | 0.000 | 0.000 | 0.000 | 0.000 | 0.428 | | 0.414 | 16.244 |
| 79 | 6 | 18 | 0.022 | 0.000 | 0.000 | 0.022 | | 0.071 | 0.063 | 0.009 | 0.143 | 0.243 | -0.026 | 0.064 | 0.281 | 0.000 | 0.000 | 0.000 | 0.000 | 0.424 | | 0.402 | 16.646 |
| 79 | 6 | 25 | 0.031 | 0.000 | 0.000 | 0.031 | | 0.071 | 0.062 | 0.009 | 0.142 | 0.244 | -0.029 | 0.061 | 0.276 | 0.000 | 0.000 | 0.000 | 0.000 | 0.418 | | 0.387 | 17.033 |
| 79 | 7 | 2 | 0.046 | 0.000 | 0.000 | 0.046 | | 0.081 | 0.035 | 0.009 | 0.125 | 0.283 | -0.038 | 0.069 | 0.314 | 0.000 | 0.000 | 0.000 | 0.000 | 0.439 | | 0.393 | 17.426 |
| 79 | 7 | 9 | 0.056 | 0.000 | 0.000 | 0.056 | | 0.081 | 0.041 | 0.009 | 0.131 | 0.284 | -0.014 | 0.081 | 0.379 | 0.000 | 0.000 | 0.000 | 0.000 | 0.510 | | 0.454 | 17.880 |
| 79 | 7 | 16 | 0.075 | 0.000 | 0.000 | 0.075 | | 0.080 | 0.079 | 0.011 | 0.170 | 0.283 | -0.005 | 0.076 | 0.354 | 0.000 | 0.000 | 0.000 | 0.000 | 0.524 | | 0.497 | 18.377 |
| 79 | 7 | 23 | 0.090 | 0.000 | 0.000 | 0.090 | | 0.080 | 0.096 | 0.010 | 0.186 | 0.283 | 0.002 | 0.076 | 0.361 | 0.000 | 0.000 | 0.000 | 0.000 | 0.541 | | 0.451 | 18.828 |
| 79 | 7 | 30 | 0.083 | 0.000 | 0.000 | 0.083 | | 0.080 | 0.096 | 0.012 | 0.188 | 0.569 | 0.020 | 0.155 | 0.744 | 0.000 | 0.000 | 0.000 | 0.000 | 0.932 | | 0.827 | 19.607 |
| 79 | 8 | 7 | 0.114 | 0.000 | 0.000 | 0.114 | | 0.078 | 0.111 | 0.014 | 0.203 | 0.569 | -0.047 | 0.142 | 0.664 | 0.000 | 0.000 | 0.000 | 0.000 | 0.867 | | 0.753 | 20.360 |
| 79 | 8 | 14 | 0.128 | 0.000 | 0.000 | 0.128 | | 0.077 | 0.108 | 0.013 | 0.200 | 0.568 | -0.014 | 0.150 | 0.704 | 0.000 | 0.000 | 0.000 | 0.000 | 0.904 | | 0.776 | 21.136 |
| 79 | 8 | 21 | 0.148 | 0.000 | 0.000 | 0.148 | | 0.078 | 0.127 | 0.014 | 0.219 | 0.570 | -0.021 | 0.148 | 0.697 | 0.000 | 0.000 | 0.000 | 0.000 | 0.916 | | 0.768 | 21.904 |
| 79 | 8 | 27 | 0.165 | 0.000 | 0.000 | 0.165 | | 0.079 | 0.149 | 0.014 | 0.242 | 0.569 | -0.043 | 0.142 | 0.668 | 0.000 | 0.000 | 0.000 | 0.000 | 0.910 | | 0.745 | 22.649 |
| 79 | 9 | 4 | 0.124 | 0.000 | 0.000 | 0.124 | | 0.053 | 0.125 | 0.010 | 0.188 | 0.396 | -0.025 | 0.100 | 0.471 | 0.000 | 0.000 | 0.000 | 0.000 | 0.659 | | 0.535 | 23.184 |
| 79 | 9 | 11 | 0.135 | 0.000 | 0.000 | 0.135 | | 0.054 | 0.128 | 0.010 | 0.192 | 0.395 | -0.032 | 0.098 | 0.461 | 0.000 | 0.000 | 0.000 | 0.000 | 0.653 | | 0.518 | 23.702 |
| 79 | 9 | 18 | 0.157 | 0.024 | 0.000 | 0.181 | | 0.054 | 0.141 | 0.009 | 0.204 | 0.396 | 0.057 | 0.113 | 0.566 | 0.000 | 0.000 | 0.000 | 0.000 | 0.770 | | 0.589 | 24.291 |
| 79 | 9 | 25 | 0.173 | 0.042 | 0.000 | 0.215 | | 0.054 | 0.137 | 0.009 | 0.200 | 0.395 | 0.050 | 0.103 | 0.548 | 0.000 | 0.000 | 0.000 | 0.000 | 0.748 | | 0.533 | 24.824 |
| 79 | 10 | 2 | 0.142 | 0.031 | 0.000 | 0.173 | | 0.040 | 0.119 | 0.007 | 0.166 | 0.244 | 0.106 | 0.065 | 0.417 | 0.000 | 0.000 | 0.000 | 0.000 | 0.583 | | 0.410 | 25.234 |
| 79 | 10 | 9 | 0.156 | 0.049 | 0.000 | 0.205 | | 0.041 | 0.148 | 0.008 | 0.197 | 0.244 | 0.213 | 0.068 | 0.527 | 0.000 | 0.000 | 0.000 | 0.000 | 0.724 | | 0.519 | 25.753 |
| 79 | 10 | 16 | 0.169 | 0.214 | 0.000 | 0.383 | | 0.042 | 0.171 | 0.007 | 0.220 | 0.244 | 0.359 | 0.078 | 0.683 | 0.000 | 0.000 | 0.000 | 0.000 | 0.903 | | 0.520 | 26.273 |
| 79 | 10 | 23 | 0.154 | 0.227 | 0.000 | 0.381 | | 0.042 | 0.207 | 0.007 | 0.256 | 0.244 | 0.493 | 0.068 | 0.809 | 0.000 | 0.000 | 0.000 | 0.000 | 1.065 | | 0.684 | 26.957 |
| 79 | 10 | 30 | 0.139 | 0.321 | 0.000 | 0.460 | | 0.044 | 0.166 | 0.007 | 0.217 | 0.169 | 0.298 | 0.054 | 0.521 | 0.000 | 0.000 | 0.000 | 0.000 | 0.738 | | 0.278 | 27.235 |
| 79 | 11 | 6 | 0.074 | 0.325 | 0.000 | 0.399 | | 0.026 | 0.100 | 0.005 | 0.131 | 0.169 | 0.289 | 0.051 | 0.509 | 0.000 | 0.000 | 0.000 | 0.000 | 0.640 | | 0.241 | 27.476 |
| 79 | 11 | 13 | 0.046 | 0.327 | 0.000 | 0.373 | | 0.027 | 0.091 | 0.005 | 0.123 | 0.170 | 0.259 | 0.050 | 0.479 | 0.000 | 0.000 | 0.000 | 0.000 | 0.602 | | 0.209 | 27.685 |
| 79 | 11 | 20 | 0.063 | 0.331 | 0.000 | 0.394 | | 0.028 | 0.094 | 0.005 | 0.127 | 0.169 | 0.287 | 0.053 | 0.509 | 0.000 | 0.000 | 0.000 | 0.000 | 0.636 | | 0.242 | 27.927 |
| 79 | 11 | 27 | 0.042 | 0.331 | 0.000 | 0.373 | | 0.027 | 0.066 | 0.003 | 0.096 | 0.168 | 0.186 | 0.053 | 0.407 | 0.000 | 0.000 | 0.000 | 0.000 | 0.503 | | 0.130 | 28.057 |
| 79 | 12 | 4 | 0.077 | 0.343 | 0.000 | 0.420 | | 0.040 | 0.098 | 0.008 | 0.146 | 0.227 | 0.139 | 0.081 | 0.447 | 0.000 | 0.000 | 0.000 | 0.000 | 0.593 | | 0.173 | 28.230 |
| 79 | 12 | 11 | 0.071 | 0.334 | 0.000 | 0.405 | | 0.039 | 0.122 | 0.008 | 0.169 | 0.227 | 0.465 | 0.080 | 0.772 | 0.000 | 0.000 | 0.000 | 0.000 | 0.941 | | 0.536 | 28.766 |
| 79 | 12 | 18 | 0.058 | 0.289 | 0.000 | 0.347 | | 0.040 | 0.102 | 0.007 | 0.149 | 0.226 | 0.464 | 0.084 | 0.774 | 0.000 | 0.000 | 0.000 | 0.000 | 0.923 | | 0.576 | 29.522 |
| 79 | 12 | 27 | 0.052 | 0.289 | 0.000 | 0.341 | | 0.040 | 0.100 | 0.007 | 0.147 | 0.226 | 0.483 | 0.086 | 0.795 | 0.000 | 0.000 | 0.000 | 0.000 | 0.942 | | 0.601 | 30.123 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILLIONS)

| DATE OF CLAIM | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 2YEAR | 5YEAR | TOTAL CLAIMS | | 0 PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | TOTAL | | 0 PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | TOTAL | | 0 PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | TOTAL | | TOTAL RESERVES | | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 1 | 2 | 0.030 | 0.125 | 0.000 | 0.155 | | 0.023 | 0.063 | 0.004 | 0.090 | | 0.092 | 0.239 | 0.041 | 0.372 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.462 | | 0.307 | 30.430 |
| 80 | 1 | 8 | 0.028 | 0.130 | 0.000 | 0.158 | | 0.023 | 0.060 | 0.004 | 0.087 | | 0.092 | 0.221 | 0.037 | 0.350 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.437 | | 0.279 | 30.709 |
| 80 | 1 | 15 | 0.027 | 0.136 | 0.000 | 0.163 | | 0.022 | 0.066 | 0.005 | 0.093 | | 0.091 | 0.240 | 0.037 | 0.368 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.461 | | 0.298 | 31.007 |
| 80 | 1 | 22 | 0.028 | 0.148 | 0.000 | 0.176 | | 0.023 | 0.079 | 0.005 | 0.107 | | 0.091 | 0.283 | 0.038 | 0.412 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.519 | | 0.343 | 31.350 |
| 80 | 1 | 29 | 0.029 | 0.160 | 0.000 | 0.189 | | 0.022 | 0.099 | 0.005 | 0.127 | | 0.092 | 0.343 | 0.039 | 0.474 | | 0.000 | 0.000 | 0.000 | 0.000 | | 0.601 | | 0.412 | 31.762 |
| 80 | 2 | 5 | 0.044 | 0.335 | 0.000 | 0.379 | | 0.029 | 0.143 | 0.007 | 0.179 | | 0.169 | 0.744 | 0.077 | 0.990 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.169 | | 0.790 | 32.552 |
| 80 | 2 | 12 | 0.044 | 0.390 | 0.000 | 0.434 | | 0.029 | 0.145 | 0.007 | 0.181 | | 0.168 | 0.798 | 0.079 | 1.045 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.226 | | 0.792 | 33.344 |
| 80 | 2 | 19 | 0.054 | 0.404 | 0.000 | 0.458 | | 0.029 | 0.170 | 0.007 | 0.206 | | 0.168 | 0.879 | 0.078 | 1.125 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.331 | | 0.873 | 34.217 |
| 80 | 2 | 26 | 0.054 | 0.421 | 0.000 | 0.475 | | 0.028 | 0.172 | 0.008 | 0.208 | | 0.169 | 0.893 | 0.079 | 1.141 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.349 | | 0.874 | 35.091 |
| 80 | 3 | 4 | 0.089 | 1.225 | 0.000 | 1.314 | | 0.037 | 0.219 | 0.011 | 0.267 | | 0.410 | 2.096 | 0.197 | 2.703 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.970 | | 1.656 | 36.747 |
| 80 | 3 | 11 | 0.096 | 1.248 | 0.000 | 1.344 | | 0.037 | 0.208 | 0.011 | 0.256 | | 0.410 | 2.013 | 0.201 | 2.624 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.880 | | 1.536 | 38.283 |
| 80 | 3 | 18 | 0.116 | 1.402 | 0.000 | 1.518 | | 0.036 | 0.217 | 0.012 | 0.265 | | 0.409 | 2.070 | 0.201 | 2.680 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.945 | | 1.427 | 39.710 |
| 80 | 3 | 25 | 0.139 | 1.621 | 0.000 | 1.760 | | 0.036 | 0.245 | 0.012 | 0.293 | | 0.410 | 2.271 | 0.200 | 2.881 | | 0.000 | 0.000 | 0.000 | 0.000 | | 3.174 | | 1.464 | 41.174 |
| 80 | 4 | 1 | 0.219 | 1.042 | 0.000 | 1.261 | | 0.050 | 0.208 | 0.017 | 0.355 | | 0.238 | 1.178 | 0.121 | 1.537 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.892 | | 0.631 | 41.755 |
| 80 | 4 | 8 | 0.245 | 1.177 | 0.000 | 1.422 | | 0.050 | 0.273 | 0.018 | 0.341 | | 0.238 | 1.134 | 0.124 | 1.496 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.837 | | 0.615 | 42.370 |
| 80 | 4 | 15 | 0.264 | 1.221 | 0.000 | 1.485 | | 0.050 | 0.232 | 0.018 | 0.300 | | 0.238 | 1.041 | 0.140 | 1.439 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.739 | | 0.734 | 42.424 |
| 80 | 4 | 21 | 0.268 | 1.251 | 0.000 | 1.519 | | 0.050 | 0.201 | 0.018 | 0.269 | | 0.238 | 0.962 | 0.135 | 1.335 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.604 | | 0.885 | 42.309 |
| 80 | 4 | 28 | 0.215 | 1.108 | 0.000 | 1.323 | | 0.051 | 0.154 | 0.017 | 0.222 | | 0.225 | 0.869 | 0.133 | 1.167 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.389 | | 0.064 | 42.563 |
| 80 | 5 | 5 | 0.229 | 0.971 | 0.000 | 1.200 | | 0.057 | 0.091 | 0.020 | 0.168 | | 0.225 | 0.555 | 0.128 | 0.908 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.076 | | -0.124 | 42.439 |
| 80 | 5 | 12 | 0.169 | 0.729 | 0.000 | 0.898 | | 0.057 | 0.113 | 0.020 | 0.190 | | 0.225 | 0.605 | 0.129 | 0.959 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.149 | | 0.271 | 42.710 |
| 80 | 5 | 16 | 0.097 | 0.504 | 0.000 | 0.601 | | 0.058 | 0.138 | 0.021 | 0.217 | | 0.225 | 0.645 | 0.126 | 0.996 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.213 | | 0.532 | 43.242 |
| 80 | 5 | 26 | 0.044 | 0.482 | 0.000 | 0.526 | | 0.057 | 0.098 | 0.022 | 0.177 | | 0.225 | 0.520 | 0.132 | 0.885 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.062 | | 0.536 | 43.778 |
| 80 | 6 | 2 | 0.000 | 0.950 | 0.000 | 0.950 | | 0.058 | 0.156 | 0.022 | 0.236 | | 0.539 | 1.704 | 0.311 | 2.554 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.790 | | 1.840 | 45.618 |
| 80 | 6 | 9 | 0.000 | 0.900 | 0.000 | 0.900 | | 0.058 | 0.125 | 0.023 | 0.206 | | 0.537 | 1.317 | 0.320 | 2.174 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.380 | | 1.600 | 47.018 |
| 80 | 6 | 16 | 0.000 | 0.934 | 0.000 | 0.934 | | 0.058 | 0.120 | 0.024 | 0.202 | | 0.537 | 1.088 | 0.306 | 1.931 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.133 | | 1.199 | 48.217 |
| 80 | 6 | 23 | 0.000 | 0.945 | 0.000 | 0.945 | | 0.059 | 0.122 | 0.024 | 0.205 | | 0.538 | 1.291 | 0.313 | 2.142 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.347 | | 1.402 | 49.618 |
| 80 | 6 | 30 | 0.000 | 0.792 | 0.000 | 0.792 | | 0.034 | 0.080 | 0.015 | 0.129 | | 0.453 | 1.428 | 0.278 | 2.159 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.288 | | 1.496 | 51.114 |
| 80 | 7 | 7 | 0.000 | 0.819 | 0.000 | 0.819 | | 0.034 | 0.078 | 0.014 | 0.128 | | 0.453 | 1.553 | 0.265 | 2.271 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.399 | | 1.580 | 52.694 |
| 80 | 7 | 14 | 0.000 | 0.814 | 0.000 | 0.814 | | 0.034 | 0.071 | 0.014 | 0.121 | | 0.453 | 1.648 | 0.264 | 2.365 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.486 | | 1.672 | 54.366 |
| 80 | 7 | 21 | 0.000 | 0.828 | 0.000 | 0.828 | | 0.034 | 0.064 | 0.013 | 0.115 | | 0.454 | 1.488 | 0.276 | 2.218 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.333 | | 1.505 | 55.871 |
| 80 | 7 | 28 | 0.000 | 0.577 | 0.000 | 0.577 | | 0.035 | 0.067 | 0.014 | 0.116 | | 0.389 | 1.166 | 0.107 | 1.662 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.778 | | 1.201 | 57.072 |
| 80 | 8 | 5 | 0.000 | 0.604 | 0.000 | 0.604 | | 0.044 | 0.083 | 0.017 | 0.144 | | 0.389 | 1.212 | 0.195 | 1.716 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.860 | | 1.256 | 58.328 |
| 80 | 8 | 11 | 0.000 | 0.632 | 0.000 | 0.632 | | 0.043 | 0.077 | 0.017 | 0.137 | | 0.310 | 1.299 | 0.189 | 1.798 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.935 | | 1.303 | 59.631 |
| 80 | 8 | 18 | 0.000 | 0.644 | 0.000 | 0.644 | | 0.044 | 0.064 | 0.016 | 0.124 | | 0.308 | 1.279 | 0.187 | 1.774 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.898 | | 1.274 | 60.905 |
| 80 | 8 | 25 | 0.000 | 0.724 | 0.000 | 0.724 | | 0.048 | 0.050 | 0.015 | 0.113 | | 0.309 | 1.340 | 0.193 | 1.842 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.955 | | 1.231 | 62.116 |
| 80 | 9 | 2 | 0.000 | 0.837 | 0.000 | 0.837 | | 0.064 | 0.042 | 0.018 | 0.124 | | 0.325 | 1.416 | 0.217 | 1.958 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.082 | | 1.245 | 63.361 |
| 80 | 9 | 8 | 0.000 | 0.885 | 0.000 | 0.885 | | 0.044 | 0.031 | 0.017 | 0.112 | | 0.324 | 1.391 | 0.209 | 1.924 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.036 | | 1.151 | 64.512 |
| 80 | 9 | 15 | 0.000 | 0.921 | 0.000 | 0.921 | | 0.045 | -0.002 | 0.014 | 0.077 | | 0.326 | 1.444 | 0.219 | 1.989 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.066 | | 1.145 | 65.657 |
| 80 | 9 | 22 | 0.000 | 0.931 | 0.000 | 0.931 | | 0.044 | -0.016 | 0.013 | 0.063 | | 0.326 | 1.509 | 0.218 | 2.103 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.166 | | 1.235 | 66.892 |
| 80 | 9 | 29 | 0.000 | 1.035 | 0.000 | 1.035 | | 0.050 | -0.030 | 0.008 | 0.028 | | 0.345 | 1.757 | 0.237 | 2.339 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.367 | | 1.332 | 68.224 |
| 80 | 10 | 6 | 0.000 | 1.091 | 0.000 | 1.091 | | 0.051 | -0.050 | 0.005 | 0.006 | | 0.344 | 1.481 | 0.238 | 2.065 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.071 | | 0.980 | 69.204 |
| 80 | 10 | 14 | 0.000 | 1.109 | 0.000 | 1.109 | | 0.052 | -0.045 | 0.003 | -0.010 | | 0.344 | 1.330 | 0.235 | 1.911 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.981 | | 0.792 | 69.996 |
| 80 | 10 | 20 | 0.000 | 1.085 | 0.000 | 1.085 | | 0.052 | -0.094 | -0.001 | -0.043 | | 0.347 | 1.522 | 0.245 | 2.114 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.071 | | 0.986 | 70.982 |
| 80 | 10 | 27 | 0.000 | 1.078 | 0.000 | 1.078 | | 0.052 | -0.077 | 0.002 | -0.013 | | 0.346 | 1.474 | 0.234 | 2.256 | | 0.000 | 0.000 | 0.000 | 0.000 | | 2.243 | | 1.145 | 72.147 |
| 80 | 11 | 3 | 0.000 | 0.894 | 0.000 | 0.894 | | 0.057 | -0.070 | 0.002 | -0.011 | | 0.285 | 1.387 | 0.196 | 1.868 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.857 | | 0.963 | 73.110 |
| 80 | 11 | 10 | 0.000 | 0.926 | 0.000 | 0.926 | | 0.057 | -0.062 | 0.002 | -0.003 | | 0.285 | 1.438 | 0.199 | 1.922 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.919 | | 0.993 | 74.103 |
| 80 | 11 | 17 | 0.000 | 0.948 | 0.000 | 0.948 | | 0.056 | -0.060 | 0.002 | -0.002 | | 0.285 | 1.407 | 0.198 | 1.890 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.888 | | 0.960 | 75.063 |
| 80 | 11 | 24 | 0.000 | 0.954 | 0.000 | 0.954 | | 0.056 | -0.034 | 0.005 | 0.025 | | 0.285 | 1.330 | 0.204 | 1.819 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.844 | | 0.890 | 75.933 |
| 80 | 12 | 1 | 0.000 | 0.911 | 0.000 | 0.911 | | 0.059 | -0.060 | 0.009 | 0.048 | | 0.258 | 1.320 | 0.188 | 1.774 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.822 | | 0.911 | 76.844 |
| 80 | 12 | 8 | 0.000 | 0.906 | 0.000 | 0.906 | | 0.058 | -0.070 | 0.006 | 0.026 | | 0.258 | 1.263 | 0.189 | 1.710 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.736 | | 0.764 | 78.350 |
| 80 | 12 | 15 | 0.000 | 1.053 | 0.000 | 1.053 | | 0.057 | -0.054 | 0.007 | 0.050 | | 0.257 | 1.320 | 0.190 | 1.767 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.817 | | 0.744 | 79.094 |
| 80 | 12 | 22 | 0.000 | 1.120 | 0.000 | 1.120 | | 0.056 | -0.054 | 0.008 | 0.050 | | 0.258 | 1.037 | 0.190 | 1.485 | | 0.000 | 0.000 | 0.000 | 0.000 | | 1.535 | | 0.465 | 79.773 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILLIONS)

| DATE OF CLAIM | | CLAIMS 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 2YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 3YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | | 0.000 | 0.296 | 1.637 | 1.933 | 0.014 | -0.010 | 0.001 | 0.005 | 0.067 | 0.277 | 0.051 | 0.395 | 1.001 | 0.538 | 0.612 | 2.231 | 2.631 | 0.698 | 79.471 |
| 81 1 5 | | 0.000 | 0.299 | 1.631 | 1.930 | 0.014 | -0.010 | 0.001 | 0.005 | 0.067 | 0.257 | 0.048 | 0.372 | 1.002 | 0.489 | 0.621 | 2.192 | 2.569 | 0.639 | 80.110 |
| 81 1 12 | | 0.000 | 0.291 | 1.561 | 1.852 | 0.014 | -0.008 | 0.001 | 0.007 | 0.067 | 0.288 | 0.049 | 0.404 | 1.001 | 0.444 | 0.601 | 2.346 | 2.757 | 0.905 | 81.015 |
| 81 1 19 | | 0.000 | 0.280 | 1.435 | 1.715 | 0.014 | -0.010 | 0.001 | 0.005 | 0.068 | 0.297 | 0.049 | 0.414 | 1.001 | 0.741 | 0.687 | 2.429 | 2.848 | 1.133 | 82.148 |
| 81 1 26 | | 0.000 | 0.278 | 2.122 | 2.400 | 0.014 | -0.013 | 0.000 | 0.001 | 0.066 | 0.303 | 0.050 | 0.419 | 1.503 | 1.232 | 0.970 | 3.735 | 4.155 | 1.755 | 83.903 |
| 81 2 2 | | 0.000 | 0.647 | 2.084 | 2.731 | 0.030 | -0.035 | -0.001 | -0.006 | 0.157 | 0.732 | 0.115 | 1.004 | 1.583 | 1.331 | 0.893 | 3.807 | 4.805 | 2.074 | 85.977 |
| 81 2 9 | | 0.000 | 0.652 | 2.084 | 2.736 | 0.029 | -0.036 | -0.001 | -0.008 | 0.156 | 0.794 | 0.117 | 1.067 | 1.582 | 1.566 | 0.889 | 4.037 | 5.094 | 2.360 | 88.337 |
| 81 2 16 | | 0.000 | 0.652 | 2.103 | 2.755 | 0.029 | -0.044 | -0.003 | -0.018 | 0.157 | 0.864 | 0.117 | 1.138 | 1.582 | 1.952 | 0.930 | 4.464 | 5.584 | 2.829 | 91.166 |
| 81 2 23 | | 0.000 | 0.650 | 2.267 | 2.917 | 0.030 | -0.043 | -0.003 | -0.016 | 0.157 | 0.832 | 0.123 | 1.112 | 1.643 | 1.798 | 0.938 | 4.379 | 5.475 | 2.550 | 93.724 |
| 81 3 2 | | 0.000 | 0.669 | 2.217 | 2.886 | 0.035 | -0.044 | -0.003 | -0.014 | 0.282 | 0.598 | 0.224 | 2.104 | 1.643 | 2.025 | 0.949 | 4.617 | 6.707 | 3.321 | 97.045 |
| 81 3 9 | | 0.000 | 0.707 | 2.317 | 3.024 | 0.035 | -0.042 | -0.002 | -0.009 | 0.280 | 1.478 | 0.232 | 1.990 | 1.642 | 1.677 | 0.939 | 4.258 | 6.239 | 2.715 | 99.760 |
| 81 3 16 | | 0.000 | 0.747 | 2.437 | 3.184 | 0.035 | -0.047 | -0.002 | -0.014 | 0.282 | 1.413 | 0.234 | 1.929 | 1.641 | 1.554 | 0.956 | 4.151 | 6.066 | 2.382 | 102.142 |
| 81 3 23 | | 0.000 | 1.253 | 2.467 | 3.720 | 0.036 | -0.056 | -0.003 | -0.023 | 0.282 | 1.483 | 0.226 | 1.991 | 1.641 | 1.839 | 0.962 | 4.442 | 6.410 | 2.690 | 104.832 |
| 81 3 30 | | 0.000 | 1.237 | 4.775 | 6.012 | 0.027 | -0.030 | -0.001 | -0.004 | 0.278 | 1.459 | 0.223 | 1.960 | 3.115 | 3.565 | 1.829 | 8.509 | 10.465 | 4.453 | 109.285 |
| 81 4 6 | | 0.000 | 1.258 | 4.929 | 6.187 | 0.027 | -0.026 | 0.000 | 0.001 | 0.280 | 1.633 | 0.225 | 2.138 | 3.114 | 4.476 | 1.874 | 9.464 | 11.603 | 5.416 | 114.701 |
| 81 4 13 | | 0.000 | 1.371 | 5.597 | 6.968 | 0.027 | -0.017 | 0.001 | 0.011 | 0.280 | 1.630 | 0.233 | 2.143 | 3.113 | 4.542 | 1.916 | 9.571 | 11.725 | 4.757 | 119.458 |
| 81 4 20 | | 0.000 | 1.414 | 5.995 | 7.409 | 0.027 | -0.013 | 0.002 | 0.016 | 0.279 | 1.570 | 0.229 | 2.078 | 3.114 | 4.470 | 1.935 | 9.519 | 11.613 | 4.204 | 123.662 |
| 81 4 27 | | 0.000 | 0.720 | 3.554 | 4.474 | 0.032 | -0.006 | 0.003 | 0.029 | 0.174 | 1.042 | 0.146 | 1.362 | 2.639 | 4.302 | 1.673 | 8.614 | 10.005 | 3.531 | 127.193 |
| 81 5 4 | | 0.000 | 0.948 | 5.975 | 6.923 | 0.138 | 0.063 | 0.023 | 0.224 | 0.174 | 1.149 | 0.145 | 1.468 | 2.638 | 5.004 | 1.669 | 9.391 | 11.083 | 4.160 | 131.353 |
| 81 5 11 | | 0.154 | 1.092 | 7.293 | 8.539 | 0.132 | 0.187 | 0.023 | 0.342 | 0.175 | 1.127 | 0.147 | 1.449 | 2.639 | 5.000 | 1.690 | 9.329 | 11.120 | 2.581 | 133.934 |
| 81 5 18 | | 0.277 | 1.154 | 7.885 | 9.316 | 0.129 | 0.192 | 0.023 | 0.344 | 0.174 | 1.029 | 0.146 | 1.349 | 2.639 | 4.501 | 1.709 | 8.849 | 10.542 | 1.226 | 135.160 |
| 81 5 25 | | 0.338 | 1.173 | 8.024 | 9.535 | 0.134 | 0.290 | 0.030 | 0.454 | 0.174 | 1.036 | 0.146 | 1.356 | 2.639 | 4.564 | 1.689 | 8.892 | 10.702 | 1.167 | 136.327 |
| 81 6 1 | | 0.287 | 2.945 | 10.954 | 14.186 | 0.099 | 0.183 | 0.020 | 0.302 | 0.432 | 2.502 | 0.376 | 3.310 | 3.519 | 5.902 | 2.321 | 11.742 | 15.354 | 1.168 | 137.495 |
| 81 6 8 | | 0.304 | 3.083 | 11.497 | 14.884 | 0.099 | 0.213 | 0.024 | 0.336 | 0.431 | 2.446 | 0.379 | 3.276 | 3.518 | 5.459 | 2.207 | 11.464 | 15.076 | 0.192 | 137.687 |
| 81 6 15 | | 0.317 | 3.126 | 11.788 | 15.231 | 0.098 | 0.207 | 0.026 | 0.331 | 0.432 | 2.313 | 0.380 | 3.125 | 3.520 | 5.266 | 2.325 | 11.111 | 14.567 | -0.644 | 137.023 |
| 81 6 22 | | 0.312 | 3.122 | 11.830 | 15.264 | 0.099 | 0.217 | 0.025 | 0.341 | 0.432 | 2.444 | 0.384 | 3.280 | 3.519 | 5.679 | 2.266 | 11.464 | 15.085 | -0.179 | 136.844 |
| 81 6 29 | | 0.319 | 1.832 | 13.126 | 15.277 | 0.097 | 0.225 | 0.023 | 0.345 | 0.247 | 1.515 | 0.218 | 1.980 | 3.788 | 6.999 | 2.451 | 13.238 | 15.563 | 0.286 | 137.130 |
| 81 7 6 | | 0.238 | 1.834 | 13.262 | 15.326 | 0.070 | 0.146 | 0.015 | 0.231 | 0.248 | 1.494 | 0.219 | 1.961 | 3.789 | 7.148 | 2.564 | 13.501 | 15.693 | 0.367 | 137.497 |
| 81 7 13 | | 0.235 | 1.832 | 13.218 | 15.285 | 0.069 | 0.148 | 0.015 | 0.232 | 0.248 | 1.565 | 0.230 | 2.043 | 3.789 | 7.339 | 2.529 | 13.657 | 15.932 | 0.647 | 138.144 |
| 81 7 20 | | 0.241 | 1.847 | 13.354 | 15.442 | 0.069 | 0.192 | 0.017 | 0.278 | 0.248 | 1.703 | 0.230 | 2.181 | 3.791 | 8.407 | 2.548 | 14.746 | 17.205 | 1.763 | 139.907 |
| 81 7 27 | | 0.281 | 2.022 | 10.814 | 13.117 | 0.069 | 0.167 | 0.016 | 0.252 | 0.248 | 1.690 | 0.243 | 2.181 | 2.718 | 5.961 | 1.869 | 10.548 | 12.981 | -0.136 | 139.771 |
| 81 8 4 | | 0.448 | 3.076 | 14.005 | 18.429 | 0.096 | 0.254 | 0.022 | 0.372 | 0.417 | 3.125 | 0.442 | 3.984 | 2.533 | 6.256 | 1.634 | 10.423 | 14.779 | -3.650 | 136.121 |
| 81 8 10 | | 0.521 | 4.225 | 13.758 | 18.504 | 0.096 | 0.216 | 0.021 | 0.333 | 0.417 | 2.948 | 0.437 | 3.802 | 2.718 | 6.077 | 1.902 | 10.647 | 14.782 | -3.722 | 132.399 |
| 81 8 17 | | 0.532 | 4.253 | 14.270 | 19.055 | 0.096 | 0.229 | 0.021 | 0.346 | 0.419 | 3.015 | 0.442 | 3.876 | 2.718 | 6.287 | 1.918 | 10.923 | 15.145 | -3.910 | 128.489 |
| 81 8 24 | | 0.541 | 4.322 | 14.465 | 19.328 | 0.096 | 0.287 | 0.021 | 0.404 | 0.419 | 3.431 | 0.453 | 4.303 | 2.718 | 7.437 | 1.915 | 12.070 | 16.777 | -2.551 | 125.938 |
| 81 8 31 | | 0.352 | 2.170 | 17.080 | 19.602 | 0.067 | 0.193 | 0.015 | 0.275 | 0.210 | 1.715 | 0.231 | 2.156 | 3.164 | 8.787 | 2.273 | 14.224 | 16.655 | -2.947 | 122.991 |
| 81 9 8 | | 0.351 | 2.160 | 17.187 | 19.698 | 0.066 | 0.203 | 0.016 | 0.285 | 0.210 | 1.768 | 0.235 | 2.213 | 3.164 | 9.201 | 2.289 | 14.654 | 17.152 | -2.546 | 120.445 |
| 81 9 14 | | 0.339 | 2.121 | 16.809 | 19.349 | 0.067 | 0.178 | 0.016 | 0.261 | 0.210 | 1.623 | 0.227 | 2.060 | 3.166 | 8.796 | 2.374 | 14.338 | 16.659 | -2.690 | 117.755 |
| 81 9 21 | | 0.337 | 2.107 | 16.962 | 19.406 | 0.068 | 0.134 | 0.015 | 0.217 | 0.210 | 1.455 | 0.227 | 1.892 | 3.167 | 7.810 | 2.349 | 13.326 | 15.435 | -3.971 | 113.784 |
| 81 9 28 | | 0.322 | 1.312 | 18.146 | 19.780 | 0.068 | 0.176 | 0.015 | 0.259 | 0.130 | 1.054 | 0.143 | 1.327 | 3.364 | 10.149 | 2.526 | 16.039 | 17.625 | -2.155 | 111.629 |
| 81 10 5 | | 0.904 | 1.314 | 18.148 | 20.366 | 0.199 | 0.493 | 0.051 | 0.743 | 0.129 | 1.000 | 0.148 | 1.277 | 3.367 | 9.524 | 2.587 | 15.538 | 17.558 | -2.808 | 108.821 |
| 81 10 13 | | 0.801 | 1.213 | 16.858 | 18.872 | 0.200 | 0.457 | 0.055 | 0.712 | 0.130 | 0.929 | 0.147 | 1.206 | 3.365 | 9.029 | 2.662 | 15.056 | 16.974 | -1.898 | 106.923 |
| 81 10 19 | | 0.745 | 1.189 | 16.640 | 18.574 | 0.199 | 0.404 | 0.052 | 0.655 | 0.129 | 0.912 | 0.148 | 1.189 | 3.367 | 8.616 | 2.575 | 14.558 | 16.402 | -2.172 | 104.751 |
| 81 10 26 | | 0.691 | 1.079 | 12.242 | 14.012 | 0.196 | 0.473 | 0.048 | 0.717 | 0.131 | 0.950 | 0.137 | 1.218 | 2.608 | 8.041 | 2.106 | 12.755 | 14.690 | 0.678 | 105.429 |
| 81 11 2 | | 1.038 | 2.572 | 12.179 | 15.789 | 0.296 | 0.516 | 0.073 | 0.885 | 0.336 | 2.001 | 0.347 | 2.684 | 2.609 | 6.878 | 2.092 | 11.579 | 15.148 | -0.641 | 104.788 |
| 81 11 9 | | 0.964 | 2.405 | 11.857 | 15.226 | 0.297 | 0.317 | 0.072 | 0.686 | 0.339 | 1.682 | 0.346 | 2.367 | 2.609 | 5.748 | 2.065 | 10.422 | 13.475 | -1.751 | 103.037 |
| 81 11 16 | | 0.692 | 2.041 | 10.547 | 13.280 | 0.298 | 0.197 | 0.073 | 0.568 | 0.340 | 1.492 | 0.353 | 2.185 | 2.611 | 5.106 | 2.097 | 9.814 | 12.567 | -0.713 | 102.324 |
| 81 11 23 | | 0.521 | 1.831 | 9.405 | 11.757 | 0.298 | 0.326 | 0.078 | 0.700 | 0.338 | 1.597 | 0.346 | 2.281 | 2.612 | 5.653 | 2.094 | 10.359 | 13.340 | 1.583 | 103.907 |
| 81 11 30 | | 0.610 | 1.094 | 10.511 | 12.215 | 0.452 | 0.275 | 0.111 | 0.838 | 0.220 | 0.926 | 0.222 | 1.368 | 3.016 | 6.169 | 2.515 | 11.700 | 13.904 | 1.691 | 105.598 |
| 81 12 7 | | 0.348 | 1.099 | 10.651 | 12.098 | 0.467 | 0.426 | 0.116 | 1.009 | 0.219 | 1.041 | 0.222 | 1.482 | 3.016 | 6.895 | 2.461 | 12.372 | 14.863 | 2.765 | 108.363 |
| 81 12 12 | | 0.239 | 1.099 | 10.830 | 12.168 | 0.472 | 0.481 | 0.111 | 1.064 | 0.220 | 1.105 | 0.212 | 1.537 | 3.019 | 7.760 | 2.492 | 13.271 | 15.872 | 3.704 | 112.067 |
| 81 12 21 | | 0.134 | 1.118 | 11.204 | 12.456 | 0.479 | 0.535 | 0.135 | 1.149 | 0.219 | 1.071 | 0.215 | 1.505 | 3.023 | 7.454 | 2.444 | 12.941 | 15.595 | 3.139 | 115.206 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 1.5%
SHORT POSITION: ADJUSTED GNMA FUTURES
(4 MOS)

| DATE OF CLAIM | | | | CLAIMS | | | | | RESERVES | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | 1YEAR | | | | 3YEAR | | | | 5YEAR | | | | | | |
| | | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 81 | 12 | 28 | | 6.134 | 0.577 | 5.447 | 6.150 | | 0.472 | 0.506 | 0.135 | 1.193 | 0.110 | 0.561 | 0.109 | 0.780 | 1.450 | 3.772 | 1.231 | 6.453 | 8.426 | 2.268 | 117.474 |
| 82 | 1 | 4 | | 0.031 | 6.589 | 5.530 | 6.150 | | 0.099 | 0.134 | 0.029 | 0.262 | 0.110 | 0.578 | 0.110 | 0.798 | 1.450 | 3.797 | 1.196 | 6.443 | 7.503 | 1.353 | 118.827 |
| 82 | 1 | 11 | | 0.040 | 0.582 | 5.765 | 6.387 | | 0.098 | 0.149 | 0.027 | 0.274 | 0.111 | 0.622 | 0.110 | 0.843 | 1.451 | 4.131 | 1.187 | 6.769 | 7.086 | 1.499 | 120.326 |
| 82 | 1 | 18 | | 0.044 | 0.580 | 5.963 | 6.587 | | 0.098 | 0.132 | 0.027 | 0.257 | 0.112 | 0.599 | 0.112 | 0.823 | 1.453 | 4.052 | 1.206 | 6.711 | 7.791 | 1.204 | 121.530 |
| 82 | 1 | 25 | | 0.060 | 0.617 | 6.512 | 7.189 | | 0.096 | 0.123 | 0.027 | 0.246 | 0.111 | 0.596 | 0.117 | 0.824 | 1.454 | 4.003 | 1.220 | 6.677 | 7.747 | 0.558 | 122.088 |
| 82 | 2 | 1 | | 0.062 | 1.029 | 11.202 | 13.093 | | 0.099 | 0.130 | 0.027 | 0.256 | 0.311 | 1.786 | 0.341 | 2.438 | 2.397 | 6.918 | 2.021 | 11.336 | 14.030 | 0.937 | 123.025 |
| 82 | 2 | 8 | | 0.071 | 1.982 | 11.625 | 13.598 | | 0.098 | 0.138 | 0.025 | 0.261 | 0.312 | 1.840 | 0.330 | 2.482 | 2.397 | 7.351 | 2.025 | 11.773 | 14.516 | 0.918 | 123.943 |
| 82 | 2 | 15 | | 0.074 | 1.917 | 11.741 | 13.732 | | 0.099 | 0.097 | 0.023 | 0.219 | 0.311 | 1.775 | 0.340 | 2.426 | 2.397 | 7.151 | 2.082 | 11.630 | 14.275 | 0.543 | 124.486 |
| 82 | 2 | 22 | | 0.105 | 2.090 | 12.374 | 14.577 | | 0.098 | 0.051 | 0.025 | 0.174 | 0.311 | 1.493 | 0.341 | 2.145 | 2.397 | 6.138 | 2.086 | 10.621 | 12.940 | -1.337 | 122.849 |
| 82 | 3 | 1 | | 0.103 | 3.131 | 20.567 | 23.801 | | 0.092 | 0.033 | 0.021 | 0.146 | 0.452 | 2.204 | 0.516 | 3.172 | 3.835 | 10.106 | 3.447 | 17.408 | 20.726 | -3.075 | 119.774 |
| 82 | 3 | 8 | | 0.091 | 3.174 | 20.567 | 23.832 | | 0.091 | 0.048 | 0.024 | 0.163 | 0.450 | 2.197 | 0.520 | 3.167 | 3.836 | 10.014 | 3.482 | 17.332 | 20.662 | -3.170 | 116.604 |
| 82 | 3 | 15 | | 0.079 | 3.122 | 20.172 | 23.373 | | 0.091 | 0.044 | 0.025 | 0.180 | 0.451 | 2.257 | 0.523 | 3.231 | 3.836 | 10.120 | 3.451 | 17.407 | 20.818 | -2.555 | 114.049 |
| 82 | 3 | 22 | | 0.071 | 3.108 | 20.032 | 23.211 | | 0.092 | 0.029 | 0.023 | 0.144 | 0.450 | 2.108 | 0.528 | 3.086 | 3.836 | 9.413 | 3.434 | 16.683 | 19.913 | -3.298 | 110.751 |
| 82 | 3 | 29 | | 0.074 | 1.345 | 16.630 | 18.049 | | 0.090 | 0.065 | 0.023 | 0.178 | 0.197 | 1.036 | 0.232 | 1.465 | 3.163 | 8.687 | 2.861 | 14.711 | 16.354 | -1.695 | 109.056 |
| 82 | 4 | 5 | | 0.098 | 1.351 | 16.610 | 18.059 | | 0.135 | 0.055 | 0.029 | 0.219 | 0.196 | 1.024 | 0.234 | 1.454 | 3.163 | 8.621 | 2.881 | 14.665 | 16.338 | -1.721 | 107.335 |
| 82 | 4 | 13 | | 0.068 | 1.343 | 16.455 | 17.866 | | 0.137 | 0.018 | 0.029 | 0.184 | 0.196 | 0.933 | 0.235 | 1.364 | 3.164 | 8.271 | 3.024 | 14.459 | 16.007 | -1.859 | 105.476 |
| 82 | 4 | 19 | | 0.051 | 1.343 | 16.474 | 17.868 | | 0.138 | 0.004 | 0.030 | 0.172 | 0.197 | 0.849 | 0.229 | 1.275 | 3.164 | 7.660 | 2.974 | 13.798 | 15.245 | -2.623 | 102.853 |
| 82 | 4 | 26 | | 0.021 | 1.343 | 17.006 | 18.370 | | 0.151 | -0.006 | 0.030 | 0.175 | 0.197 | 0.824 | 0.224 | 1.245 | 3.230 | 7.986 | 3.102 | 14.318 | 15.738 | -2.632 | 100.221 |
| 82 | 5 | 3 | | 0.000 | 1.689 | 17.026 | 18.715 | | 0.141 | -0.014 | 0.024 | 0.151 | 0.253 | 1.123 | 0.280 | 1.656 | 3.229 | 8.470 | 3.051 | 14.750 | 16.557 | -2.158 | 98.063 |
| 82 | 5 | 10 | | 0.000 | 1.684 | 16.578 | 18.262 | | 0.144 | -0.014 | 0.026 | 0.156 | 0.252 | 1.006 | 0.286 | 1.544 | 3.229 | 7.774 | 3.121 | 14.124 | 15.824 | -2.438 | 95.625 |
| 82 | 5 | 17 | | 0.000 | 1.679 | 16.538 | 18.217 | | 0.147 | 0.010 | 0.030 | 0.187 | 0.252 | 1.072 | 0.293 | 1.617 | 3.230 | 7.959 | 3.092 | 14.281 | 16.085 | -2.132 | 93.493 |
| 82 | 5 | 25 | | 0.000 | 1.674 | 16.497 | 18.171 | | 0.145 | 0.005 | 0.029 | 0.179 | 0.252 | 1.061 | 0.302 | 1.615 | 3.230 | 7.539 | 3.054 | 13.823 | 15.617 | -2.554 | 90.939 |

END OF DATA
READY

# EXHIBITS 19-21

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 5 | 77 1 3 | 10.83 | 9.87 | 4.59 | 4.55 | 0.033 | 0.026 | 0.000 | 0.000 | 0.007 | 0.000 | 0.026 | 0.026 |
| 74 1 12 | 77 1 10 | 10.81 | 9.78 | 4.59 | 4.55 | 0.032 | 0.028 | 0.000 | 0.000 | 0.007 | 0.000 | 0.028 | 0.054 |
| 74 1 19 | 77 1 17 | 10.82 | 9.69 | 4.59 | 4.54 | 0.033 | 0.024 | 0.000 | 0.000 | 0.007 | 0.000 | 0.024 | 0.078 |
| 74 1 26 | 77 1 24 | 10.83 | 9.81 | 4.59 | 4.54 | 0.033 | 0.026 | 0.000 | 0.000 | 0.007 | 0.000 | 0.026 | 0.104 |
| 74 2 2 | 77 1 31 | 10.99 | 9.35 | 3.84 | 3.81 | 0.027 | 0.022 | 0.000 | 0.000 | 0.007 | 0.000 | 0.022 | 0.126 |
| 74 2 9 | 77 2 7 | 11.04 | 9.19 | 3.84 | 3.81 | 0.027 | 0.018 | 0.000 | 0.000 | 0.007 | 0.000 | 0.018 | 0.144 |
| 74 2 16 | 77 2 14 | 11.10 | 9.03 | 3.84 | 3.81 | 0.027 | 0.020 | 0.000 | 0.000 | 0.007 | 0.000 | 0.020 | 0.164 |
| 74 2 23 | 77 2 21 | 11.15 | 9.11 | 3.84 | 3.81 | 0.028 | 0.023 | 0.000 | 0.000 | 0.007 | 0.000 | 0.023 | 0.187 |
| 74 3 1 | 77 2 28 | 11.20 | 9.19 | 12.05 | 11.95 | 0.086 | 0.059 | 0.000 | 0.000 | 0.007 | 0.000 | 0.059 | 0.246 |
| 74 3 8 | 77 3 7 | 11.25 | 9.27 | 12.05 | 11.95 | 0.087 | 0.066 | 0.000 | 0.000 | 0.007 | 0.000 | 0.066 | 0.312 |
| 74 3 15 | 77 3 14 | 11.30 | 9.35 | 12.05 | 11.95 | 0.087 | 0.066 | 0.000 | 0.000 | 0.007 | 0.000 | 0.066 | 0.378 |
| 74 3 22 | 77 3 21 | 11.29 | 9.36 | 12.05 | 11.95 | 0.086 | 0.073 | 0.000 | 0.000 | 0.007 | 0.000 | 0.073 | 0.451 |
| 74 3 29 | 77 3 28 | 11.27 | 9.37 | 12.05 | 11.95 | 0.087 | 0.074 | 0.000 | 0.000 | 0.007 | 0.000 | 0.074 | 0.525 |
| 74 4 5 | 77 4 4 | 11.25 | 9.37 | 5.31 | 5.27 | 0.038 | 0.033 | 0.000 | 0.000 | 0.007 | 0.000 | 0.033 | 0.558 |
| 74 4 12 | 77 4 11 | 11.24 | 9.38 | 5.31 | 5.27 | 0.039 | 0.035 | 0.000 | 0.000 | 0.007 | 0.000 | 0.035 | 0.593 |
| 74 4 19 | 77 4 18 | 11.23 | 9.39 | 5.31 | 5.27 | 0.038 | 0.032 | 0.000 | 0.000 | 0.007 | 0.000 | 0.032 | 0.625 |
| 74 4 26 | 77 4 25 | 11.21 | 9.40 | 5.31 | 5.27 | 0.038 | 0.030 | 0.000 | 0.000 | 0.007 | 0.000 | 0.030 | 0.655 |
| 74 5 3 | 77 5 2 | 11.19 | 9.41 | 12.86 | 12.76 | 0.090 | 0.065 | 0.000 | 0.000 | 0.007 | 0.000 | 0.065 | 0.720 |
| 74 5 10 | 77 5 9 | 11.17 | 9.41 | 12.86 | 12.76 | 0.090 | 0.053 | 0.000 | 0.000 | 0.007 | 0.000 | 0.053 | 0.773 |
| 74 5 17 | 77 5 16 | 11.16 | 9.42 | 12.86 | 12.76 | 0.090 | 0.047 | 0.000 | 0.000 | 0.007 | 0.000 | 0.047 | 0.820 |
| 74 5 24 | 77 5 23 | 11.15 | 9.38 | 12.86 | 12.76 | 0.090 | 0.045 | 0.000 | 0.000 | 0.007 | 0.000 | 0.045 | 0.865 |
| 74 5 31 | 77 5 30 | 11.13 | 9.33 | 12.86 | 12.76 | 0.089 | 0.040 | 0.000 | 0.000 | 0.007 | 0.000 | 0.040 | 0.905 |
| 74 6 7 | 77 6 6 | 11.11 | 9.28 | 17.59 | 17.45 | 0.121 | 0.064 | 0.000 | 0.000 | 0.007 | 0.000 | 0.064 | 0.969 |
| 74 6 14 | 77 6 13 | 11.10 | 9.23 | 17.59 | 17.45 | 0.121 | 0.061 | 0.000 | 0.000 | 0.007 | 0.000 | 0.061 | 1.030 |
| 74 6 21 | 77 6 20 | 11.07 | 9.25 | 17.59 | 17.45 | 0.122 | 0.058 | 0.000 | 0.000 | 0.007 | 0.000 | 0.058 | 1.088 |
| 74 6 28 | 77 6 27 | 11.05 | 9.27 | 17.59 | 17.45 | 0.122 | 0.046 | 0.000 | 0.000 | 0.007 | 0.000 | 0.046 | 1.134 |
| 74 7 5 | 77 7 4 | 11.02 | 9.30 | 4.26 | 4.23 | 0.029 | 0.012 | 0.000 | 0.000 | 0.007 | 0.000 | 0.012 | 1.146 |
| 74 7 12 | 77 7 11 | 11.00 | 9.34 | 4.26 | 4.23 | 0.028 | 0.015 | 0.000 | 0.000 | 0.007 | 0.000 | 0.015 | 1.161 |
| 74 7 19 | 77 7 18 | 11.02 | 9.33 | 4.26 | 4.23 | 0.029 | 0.012 | 0.000 | 0.000 | 0.007 | 0.000 | 0.012 | 1.173 |
| 74 7 26 | 77 7 25 | 11.04 | 9.32 | 4.26 | 4.23 | 0.030 | 0.013 | 0.000 | 0.000 | 0.007 | 0.000 | 0.013 | 1.186 |
| 74 8 2 | 77 8 1 | 11.07 | 9.31 | 5.77 | 5.72 | 0.039 | 0.021 | 0.000 | 0.000 | 0.007 | 0.000 | 0.021 | 1.207 |
| 74 8 9 | 77 8 8 | 11.10 | 9.30 | 5.77 | 5.72 | 0.039 | 0.023 | 0.000 | 0.000 | 0.007 | 0.000 | 0.023 | 1.230 |
| 74 8 16 | 77 8 15 | 11.13 | 9.29 | 5.77 | 5.72 | 0.040 | 0.026 | 0.000 | 0.000 | 0.007 | 0.000 | 0.026 | 1.256 |
| 74 8 23 | 77 8 22 | 10.08 | 9.30 | 5.77 | 5.71 | 0.036 | 0.012 | 0.000 | 0.000 | 0.006 | 0.000 | 0.012 | 1.268 |
| 74 8 30 | 77 8 29 | 10.02 | 9.30 | 5.77 | 5.71 | 0.036 | 0.011 | 0.000 | 0.000 | 0.006 | 0.000 | 0.011 | 1.279 |
| 74 9 6 | 77 9 5 | 10.96 | 9.31 | 10.63 | 10.54 | 0.070 | 0.042 | 0.000 | 0.000 | 0.007 | 0.000 | 0.042 | 1.321 |
| 74 9 13 | 77 9 12 | 10.90 | 9.31 | 10.63 | 10.54 | 0.070 | 0.043 | 0.000 | 0.000 | 0.007 | 0.000 | 0.043 | 1.364 |
| 74 9 20 | 77 9 19 | 10.90 | 9.31 | 10.63 | 10.54 | 0.070 | 0.048 | 0.000 | 0.000 | 0.007 | 0.000 | 0.048 | 1.412 |
| 74 9 27 | 77 9 26 | 10.89 | 9.31 | 10.63 | 10.54 | 0.070 | 0.042 | 0.000 | 0.000 | 0.007 | 0.000 | 0.042 | 1.454 |
| 74 10 4 | 77 10 3 | 10.89 | 9.31 | 11.87 | 11.77 | 0.077 | 0.054 | 0.000 | 0.000 | 0.006 | 0.000 | 0.054 | 1.508 |
| 74 10 11 | 77 10 10 | 10.88 | 9.31 | 11.87 | 11.77 | 0.077 | 0.060 | 0.000 | 0.000 | 0.006 | 0.000 | 0.060 | 1.568 |
| 74 10 18 | 77 10 17 | 10.87 | 9.31 | 11.87 | 11.77 | 0.077 | 0.060 | 0.000 | 0.000 | 0.006 | 0.000 | 0.060 | 1.628 |
| 74 10 25 | 77 10 24 | 10.84 | 9.33 | 11.87 | 11.77 | 0.077 | 0.047 | 0.000 | 0.000 | 0.006 | 0.000 | 0.047 | 1.675 |
| 74 11 1 | 77 10 31 | 10.81 | 9.35 | 9.26 | 9.18 | 0.059 | 0.045 | 0.000 | 0.000 | 0.006 | 0.000 | 0.045 | 1.720 |
| 74 11 8 | 77 11 7 | 10.78 | 9.38 | 9.26 | 9.18 | 0.059 | 0.040 | 0.000 | 0.000 | 0.006 | 0.000 | 0.040 | 1.760 |
| 74 11 15 | 77 11 14 | 10.76 | 9.41 | 9.26 | 9.18 | 0.059 | 0.044 | 0.000 | 0.000 | 0.006 | 0.000 | 0.044 | 1.804 |
| 74 11 22 | 77 11 21 | 10.59 | 9.38 | 9.26 | 9.18 | 0.059 | 0.056 | 0.000 | 0.000 | 0.006 | 0.000 | 0.056 | 1.860 |
| 74 11 29 | 77 11 28 | 10.34 | 9.33 | 9.26 | 9.18 | 0.058 | 0.064 | 0.000 | 0.000 | 0.006 | 0.000 | 0.064 | 1.924 |
| 74 12 6 | 77 12 5 | 10.29 | 9.32 | 14.34 | 14.20 | 0.088 | 0.114 | 0.000 | 0.000 | 0.006 | 0.000 | 0.114 | 2.038 |
| 74 12 13 | 77 12 12 | 10.14 | 9.29 | 14.34 | 14.20 | 0.088 | 0.102 | 0.000 | 0.000 | 0.006 | 0.000 | 0.102 | 2.140 |
| 74 12 20 | 77 12 19 | 10.05 | 9.27 | 14.34 | 14.20 | 0.088 | 0.110 | 0.000 | 0.000 | 0.006 | 0.000 | 0.110 | 2.250 |
| 74 12 27 | 77 12 26 | 9.96 | 9.25 | 14.34 | 14.20 | 0.087 | 0.110 | 0.000 | 0.000 | 0.006 | 0.000 | 0.110 | 2.360 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 - 78 1 2 | | 9.87 | 9.23 | 5.01 | 4.94 | 0.031 | 0.040 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.040 | 2.400 |
| 77 1 10 - 78 1 9 | | 9.78 | 9.21 | 5.01 | 4.94 | 0.031 | 0.027 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.027 | 2.427 |
| 77 1 17 - 78 1 16 | | 9.67 | 9.14 | 5.01 | 4.94 | 0.030 | 0.022 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.022 | 2.449 |
| 77 1 24 - 78 1 23 | | 9.55 | 9.14 | 5.01 | 4.94 | 0.030 | 0.020 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.020 | 2.469 |
| 77 1 31 - 78 1 30 | | 9.35 | 9.19 | 5.01 | 4.94 | 0.029 | 0.019 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.019 | 2.488 |
| 77 2 7 - 78 2 6 | | 9.19 | 9.19 | 8.54 | 8.44 | 0.050 | 0.027 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.027 | 2.515 |
| 77 2 14 - 78 2 13 | | 9.03 | 9.19 | 8.54 | 8.44 | 0.049 | 0.024 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.024 | 2.539 |
| 77 2 21 - 78 2 20 | | 9.11 | 9.28 | 8.54 | 8.44 | 0.050 | 0.025 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.025 | 2.564 |
| 77 2 28 - 78 2 27 | | 9.19 | 9.38 | 8.54 | 8.44 | 0.050 | 0.024 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.024 | 2.588 |
| 77 3 7 - 78 3 6 | | 9.27 | 9.48 | 8.99 | 8.89 | 0.053 | 0.026 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.026 | 2.614 |
| 77 3 14 - 78 3 13 | | 9.35 | 9.58 | 8.99 | 8.89 | 0.053 | 0.028 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.028 | 2.642 |
| 77 3 21 - 78 3 20 | | 9.34 | 9.47 | 8.99 | 8.89 | 0.053 | 0.031 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.031 | 2.673 |
| 77 3 28 - 78 3 27 | | 9.33 | 9.75 | 8.99 | 8.89 | 0.054 | 0.034 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.034 | 2.707 |
| 77 4 4 - 78 4 3 | | 9.37 | 9.83 | 12.98 | 12.79 | 0.106 | 0.084 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.084 | 2.791 |
| 77 4 11 - 78 4 10 | | 9.38 | 9.81 | 12.98 | 12.79 | 0.107 | 0.101 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.101 | 2.892 |
| 77 4 18 - 78 4 17 | | 9.39 | 9.92 | 12.98 | 12.79 | 0.106 | 0.115 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.115 | 3.007 |
| 77 4 25 - 78 4 24 | | 9.40 | 9.94 | 12.98 | 12.79 | 0.107 | 0.091 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.091 | 3.098 |
| 77 5 2 - 78 5 1 | | 9.41 | 9.96 | 10.82 | 10.70 | 0.064 | 0.053 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.053 | 3.151 |
| 77 5 9 - 78 5 8 | | 9.41 | 9.98 | 10.82 | 10.70 | 0.063 | 0.050 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.050 | 3.201 |
| 77 5 16 - 78 5 15 | | 9.42 | 9.95 | 10.82 | 10.70 | 0.063 | 0.061 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.061 | 3.262 |
| 77 5 23 - 78 5 22 | | 9.38 | 9.93 | 10.82 | 10.70 | 0.063 | 0.062 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.062 | 3.324 |
| 77 5 30 - 78 5 29 | | 9.33 | 9.91 | 10.82 | 10.70 | 0.063 | 0.072 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.072 | 3.396 |
| 77 6 6 - 78 6 5 | | 9.28 | 9.89 | 10.39 | 10.27 | 0.060 | 0.073 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.073 | 3.469 |
| 77 6 13 - 78 6 12 | | 9.23 | 9.87 | 10.39 | 10.27 | 0.060 | 0.084 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.084 | 3.553 |
| 77 6 20 - 78 6 19 | | 9.25 | 9.90 | 10.39 | 10.27 | 0.060 | 0.082 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.082 | 3.635 |
| 77 6 27 - 78 6 26 | | 9.27 | 9.93 | 10.39 | 10.27 | 0.059 | 0.094 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.094 | 3.729 |
| 77 7 4 - 78 7 3 | | 9.30 | 9.96 | 11.13 | 11.01 | 0.064 | 0.105 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.105 | 3.834 |
| 77 7 11 - 78 7 10 | | 9.34 | 9.99 | 11.13 | 11.01 | 0.064 | 0.098 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.098 | 3.932 |
| 77 7 18 - 78 7 17 | | 9.37 | 9.97 | 11.13 | 11.01 | 0.064 | 0.103 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.103 | 4.035 |
| 77 7 25 - 78 7 24 | | 9.39 | 9.96 | 11.13 | 11.01 | 0.063 | 0.112 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.112 | 4.147 |
| 77 8 1 - 78 7 31 | | 9.41 | 9.95 | 12.12 | 11.99 | 0.068 | 0.114 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.114 | 4.261 |
| 77 8 8 - 78 8 7 | | 9.39 | 9.93 | 12.12 | 11.99 | 0.068 | 0.115 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.115 | 4.376 |
| 77 8 15 - 78 8 14 | | 9.39 | 9.92 | 12.12 | 11.99 | 0.069 | 0.111 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.111 | 4.487 |
| 77 8 22 - 78 8 21 | | 9.38 | 9.99 | 12.12 | 11.99 | 0.068 | 0.119 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.119 | 4.606 |
| 77 8 29 - 78 8 28 | | 9.30 | 10.08 | 12.12 | 11.99 | 0.068 | 0.129 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.129 | 4.735 |
| 77 9 5 - 78 9 4 | | 9.31 | 10.17 | 13.16 | 13.01 | 0.074 | 0.142 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.142 | 4.877 |
| 77 9 12 - 78 9 11 | | 9.31 | 10.24 | 13.16 | 13.01 | 0.074 | 0.130 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.130 | 5.007 |
| 77 9 19 - 78 9 18 | | 9.31 | 10.34 | 13.16 | 13.01 | 0.073 | 0.135 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.135 | 5.142 |
| 77 9 26 - 78 9 25 | | 9.31 | 10.52 | 13.16 | 13.01 | 0.073 | 0.129 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.129 | 5.271 |
| 77 10 3 - 78 10 2 | | 9.31 | 10.48 | 9.44 | 9.53 | 0.053 | 0.094 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.094 | 5.365 |
| 77 10 10 - 78 10 9 | | 9.31 | 10.84 | 9.44 | 9.53 | 0.054 | 0.088 | 0.002 | $$ | 27.000 | 0.006 | 0.023 | 0.086 | 5.451 |
| 77 10 17 - 78 10 16 | | 9.32 | 11.00 | 9.44 | 9.53 | 0.053 | 0.089 | 0.014 | $$ | 3.786 | 0.006 | 0.157 | 0.075 | 5.526 |
| 77 10 24 - 78 10 23 | | 9.32 | 11.14 | 9.44 | 9.53 | 0.053 | 0.108 | 0.024 | $$ | 2.208 | 0.006 | 0.222 | 0.084 | 5.610 |
| 77 10 31 - 78 10 30 | | 9.32 | 11.11 | 9.44 | 9.53 | 0.053 | 0.120 | 0.034 | $$ | 1.559 | 0.006 | 0.283 | 0.086 | 5.696 |
| 77 11 7 - 78 11 6 | | 9.38 | 11.47 | 15.97 | 15.80 | 0.088 | 0.183 | 0.073 | $$ | 1.205 | 0.006 | 0.399 | 0.110 | 5.806 |
| 77 11 14 - 78 11 13 | | 9.41 | 11.43 | 15.97 | 15.80 | 0.088 | 0.181 | 0.089 | $$ | 0.989 | 0.006 | 0.492 | 0.092 | 5.898 |
| 77 11 21 - 78 11 20 | | 9.38 | 11.42 | 15.97 | 15.80 | 0.088 | 0.168 | 0.091 | $$ | 0.967 | 0.006 | 0.542 | 0.077 | 5.975 |
| 77 11 28 - 78 11 27 | | 9.35 | 11.41 | 15.97 | 15.80 | 0.087 | 0.206 | 0.094 | $$ | 0.926 | 0.005 | 0.456 | 0.112 | 6.087 |
| 77 12 5 - 78 12 4 | | 9.32 | 11.40 | 16.32 | 16.14 | 0.088 | 0.207 | 0.098 | $$ | 0.898 | 0.005 | 0.473 | 0.109 | 6.196 |
| 77 12 12 - 78 12 11 | | 9.29 | 11.40 | 16.32 | 16.14 | 0.088 | 0.212 | 0.102 | $$ | 0.863 | 0.005 | 0.481 | 0.110 | 6.306 |
| 77 12 19 - 78 12 18 | | 9.27 | 11.42 | 16.32 | 16.14 | 0.088 | 0.251 | 0.107 | $$ | 0.822 | 0.005 | 0.426 | 0.144 | 6.450 |
| 77 12 26 - 78 12 27 | | 9.25 | 11.43 | 16.32 | 16.14 | 0.088 | 0.245 | 0.111 | $$ | 0.793 | 0.005 | 0.453 | 0.134 | 6.584 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 78 1 2 | 9.23 | 11.44 | 4.18 | 4.14 | 0.022 | 0.067 | 0.029 | 0.759 | 0.005 | 0.433 | 0.038 | 6.622 |
| 78 1 9 | 78 1 8 | 9.21 | 11.45 | 4.18 | 4.14 | 0.022 | 0.059 | 0.030 | 0.733 | 0.005 | 0.508 | 0.029 | 6.651 |
| 78 1 16 | 78 1 15 | 9.19 | 11.46 | 4.18 | 4.14 | 0.023 | 0.058 | 0.031 | 0.742 | 0.005 | 0.534 | 0.027 | 6.678 |
| 78 1 23 | 78 1 22 | 9.19 | 11.47 | 4.18 | 4.14 | 0.023 | 0.055 | 0.030 | 0.767 | 0.005 | 0.545 | 0.025 | 6.703 |
| 78 1 30 | 78 1 29 | 9.19 | 11.41 | 4.18 | 4.14 | 0.023 | 0.050 | 0.030 | 0.767 | 0.005 | 0.600 | 0.020 | 6.723 |
| 78 2 6 | 78 2 5 | 9.19 | 11.59 | 5.71 | 5.45 | 0.030 | 0.062 | 0.038 | 0.789 | 0.005 | 0.613 | 0.024 | 6.747 |
| 78 2 13 | 78 2 12 | 9.19 | 11.57 | 5.51 | 5.45 | 0.029 | 0.075 | 0.037 | 0.784 | 0.005 | 0.493 | 0.038 | 6.785 |
| 78 2 20 | 78 2 19 | 9.20 | 11.56 | 5.51 | 5.45 | 0.029 | 0.069 | 0.031 | 0.935 | 0.005 | 0.449 | 0.038 | 6.823 |
| 78 2 27 | 78 2 26 | 9.38 | 11.42 | 5.51 | 5.45 | 0.029 | 0.079 | 0.023 | 1.261 | 0.005 | 0.291 | 0.056 | 6.879 |
| 78 3 6 | 78 3 5 | 9.48 | 11.35 | 9.98 | 9.87 | 0.053 | 0.132 | 0.028 | 1.893 | 0.005 | 0.212 | 0.104 | 6.983 |
| 78 3 13 | 78 3 12 | 9.58 | 11.28 | 9.98 | 9.87 | 0.053 | 0.143 | 0.015 | 3.533 | 0.005 | 0.105 | 0.128 | 7.111 |
| 78 3 20 | 78 3 19 | 9.67 | 11.27 | 9.98 | 9.87 | 0.054 | 0.145 | 0.008 | 6.750 | 0.005 | 0.055 | 0.137 | 7.248 |
| 78 3 27 | 78 3 26 | 9.75 | 11.24 | 9.98 | 9.87 | 0.055 | 0.130 | 0.001 | 55.000 | 0.006 | 0.008 | 0.129 | 7.377 |
| 78 4 3 | 78 4 2 | 9.83 | 11.25 | 13.88 | 13.74 | 0.077 | 0.176 | 0.000 | 0.000 | 0.006 | 0.000 | 0.176 | 7.553 |
| 78 4 10 | 78 4 9 | 9.91 | 11.24 | 13.88 | 13.74 | 0.077 | 0.176 | 0.000 | 0.000 | 0.006 | 0.000 | 0.176 | 7.729 |
| 78 4 17 | 78 4 16 | 9.92 | 11.24 | 13.88 | 13.74 | 0.077 | 0.188 | 0.000 | 0.000 | 0.006 | 0.000 | 0.188 | 7.917 |
| 78 4 24 | 78 4 23 | 9.94 | 11.24 | 13.88 | 13.74 | 0.077 | 0.180 | 0.000 | 0.000 | 0.006 | 0.000 | 0.180 | 8.097 |
| 78 5 1 | 78 4 30 | 9.98 | 11.23 | 8.40 | 8.32 | 0.047 | 0.113 | 0.000 | 0.000 | 0.006 | 0.000 | 0.113 | 8.210 |
| 78 5 8 | 78 5 7 | 9.98 | 11.23 | 8.40 | 8.32 | 0.046 | 0.111 | 0.000 | 0.000 | 0.005 | 0.000 | 0.111 | 8.321 |
| 78 5 15 | 78 5 14 | 9.95 | 11.25 | 8.40 | 8.32 | 0.047 | 0.116 | 0.000 | 0.000 | 0.006 | 0.000 | 0.116 | 8.437 |
| 78 5 22 | 78 5 21 | 9.93 | 11.32 | 8.40 | 8.32 | 0.046 | 0.110 | 0.000 | 0.000 | 0.005 | 0.000 | 0.110 | 8.547 |
| 78 5 29 | 78 5 28 | 9.91 | 11.38 | 8.40 | 8.32 | 0.047 | 0.102 | 0.000 | 0.000 | 0.006 | 0.000 | 0.102 | 8.649 |
| 78 6 5 | 78 6 4 | 9.89 | 11.45 | 12.91 | 12.78 | 0.071 | 0.167 | 0.006 | 11.833 | 0.005 | 0.036 | 0.161 | 8.810 |
| 78 6 12 | 78 6 11 | 9.87 | 11.51 | 12.91 | 12.78 | 0.071 | 0.157 | 0.014 | 5.071 | 0.005 | 0.089 | 0.143 | 8.953 |
| 78 6 19 | 78 6 18 | 9.90 | 11.42 | 12.91 | 12.79 | 0.071 | 0.143 | 0.022 | 3.227 | 0.005 | 0.154 | 0.121 | 9.074 |
| 78 6 16 | 78 6 25 | 9.93 | 11.74 | 12.91 | 12.79 | 0.071 | 0.142 | 0.031 | 2.290 | 0.005 | 0.218 | 0.111 | 9.185 |
| 78 7 3 | 78 7 2 | 9.96 | 11.86 | 14.76 | 14.62 | 0.081 | 0.125 | 0.046 | 1.761 | 0.005 | 0.368 | 0.079 | 9.264 |
| 78 7 10 | 78 7 9 | 9.99 | 11.98 | 14.76 | 14.62 | 0.081 | 0.131 | 0.056 | 1.446 | 0.005 | 0.427 | 0.075 | 9.339 |
| 78 7 17 | 78 7 16 | 9.97 | 12.12 | 14.76 | 14.62 | 0.080 | 0.170 | 0.075 | 1.067 | 0.005 | 0.441 | 0.095 | 9.434 |
| 78 7 24 | 78 7 23 | 9.96 | 12.24 | 14.76 | 14.62 | 0.080 | 0.180 | 0.090 | 0.889 | 0.005 | 0.500 | 0.090 | 9.524 |
| 78 7 31 | 78 7 30 | 9.95 | 12.34 | 14.76 | 14.62 | 0.080 | 0.188 | 0.105 | 0.762 | 0.005 | 0.559 | 0.083 | 9.607 |
| 78 8 7 | 78 8 6 | 9.93 | 12.44 | 14.44 | 14.30 | 0.078 | 0.203 | 0.114 | 0.684 | 0.005 | 0.562 | 0.089 | 9.696 |
| 78 8 14 | 78 8 13 | 9.92 | 12.56 | 14.44 | 14.30 | 0.079 | 0.200 | 0.128 | 0.617 | 0.005 | 0.640 | 0.072 | 9.768 |
| 78 8 21 | 78 8 20 | 9.90 | 12.68 | 14.44 | 14.30 | 0.078 | 0.219 | 0.148 | 0.527 | 0.005 | 0.676 | 0.071 | 9.839 |
| 78 8 28 | 78 8 27 | 10.08 | 13.04 | 14.44 | 14.30 | 0.079 | 0.242 | 0.165 | 0.479 | 0.005 | 0.682 | 0.077 | 9.916 |
| 78 9 4 | 78 9 3 | 10.17 | 13.20 | 9.81 | 9.71 | 0.053 | 0.188 | 0.124 | 0.427 | 0.005 | 0.660 | 0.064 | 9.980 |
| 78 9 11 | 78 9 10 | 10.24 | 14.52 | 9.81 | 9.71 | 0.054 | 0.192 | 0.135 | 0.400 | 0.006 | 0.703 | 0.057 | 10.037 |
| 78 9 18 | 78 9 17 | 10.34 | 13.88 | 9.81 | 9.71 | 0.054 | 0.204 | 0.157 | 0.344 | 0.006 | 0.770 | 0.047 | 10.084 |
| 78 9 25 | 78 9 24 | 10.52 | 14.24 | 9.81 | 9.72 | 0.054 | 0.200 | 0.173 | 0.312 | 0.006 | 0.865 | 0.027 | 10.111 |
| 78 10 2 | 78 10 1 | 10.68 | 14.44 | 7.35 | 7.29 | 0.040 | 0.166 | 0.142 | 0.282 | 0.005 | 0.855 | 0.024 | 10.135 |
| 78 10 9 | 78 10 8 | 10.84 | 15.02 | 7.35 | 7.29 | 0.041 | 0.197 | 0.156 | 0.263 | 0.006 | 0.792 | 0.041 | 10.176 |
| 78 10 16 | 78 10 15 | 11.00 | 15.40 | 7.35 | 7.29 | 0.042 | 0.220 | 0.169 | 0.249 | 0.006 | 0.768 | 0.051 | 10.227 |
| 78 10 23 | 78 10 22 | 11.14 | 15.30 | 7.35 | 7.29 | 0.042 | 0.256 | 0.154 | 0.273 | 0.006 | 0.602 | 0.102 | 10.329 |
| 78 10 30 | 78 10 29 | 11.31 | 15.20 | 7.35 | 7.29 | 0.044 | 0.217 | 0.139 | 0.317 | 0.006 | 0.641 | 0.078 | 10.407 |
| 78 11 6 | 78 11 5 | 11.49 | 15.11 | 4.38 | 4.35 | 0.026 | 0.131 | 0.074 | 0.351 | 0.006 | 0.565 | 0.057 | 10.464 |
| 78 11 13 | 78 11 12 | 11.62 | 15.02 | 4.38 | 4.35 | 0.027 | 0.123 | 0.066 | 0.409 | 0.006 | 0.537 | 0.057 | 10.521 |
| 78 11 20 | 78 11 19 | 11.62 | 14.93 | 4.38 | 4.35 | 0.028 | 0.127 | 0.063 | 0.444 | 0.006 | 0.496 | 0.064 | 10.585 |
| 78 11 27 | 78 11 26 | 11.61 | 14.90 | 4.38 | 4.35 | 0.027 | 0.094 | 0.062 | 0.435 | 0.006 | 0.644 | 0.034 | 10.619 |
| 78 12 4 | 78 12 3 | 11.60 | 14.44 | 6.30 | 6.26 | 0.040 | 0.146 | 0.077 | 0.519 | 0.006 | 0.527 | 0.069 | 10.688 |
| 78 12 11 | 78 12 10 | 11.60 | 14.52 | 6.30 | 6.26 | 0.039 | 0.149 | 0.071 | 0.549 | 0.006 | 0.420 | 0.098 | 10.786 |
| 78 12 18 | 78 12 17 | 11.62 | 14.27 | 6.30 | 6.26 | 0.040 | 0.149 | 0.058 | 0.690 | 0.006 | 0.389 | 0.091 | 10.877 |
| 78 12 27 | 78 12 27 | 11.63 | 14.14 | 6.30 | 6.26 | 0.040 | 0.147 | 0.052 | 0.769 | 0.006 | 0.354 | 0.095 | 10.972 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 80 1 2 | 11.44 | 14.14 | 3.70 | 3.67 | 0.023 | 0.090 | 0.030 | 0.767 | 0.006 | 0.333 | 0.060 | 11.032 |
| 79 1 9 | - 80 1 9 | 11.45 | 14.11 | 3.70 | 3.67 | 0.023 | 0.087 | 0.028 | 0.821 | 0.006 | 0.322 | 0.059 | 11.091 |
| 79 1 16 | - 80 1 16 | 11.44 | 14.09 | 3.70 | 3.67 | 0.023 | 0.093 | 0.027 | 0.815 | 0.006 | 0.290 | 0.066 | 11.157 |
| 79 1 23 | - 80 1 23 | 11.44 | 14.09 | 3.70 | 3.67 | 0.023 | 0.107 | 0.028 | 0.821 | 0.006 | 0.262 | 0.079 | 11.236 |
| 79 1 29 | - 80 1 29 | 11.41 | 14.09 | 3.70 | 3.67 | 0.023 | 0.127 | 0.029 | 0.793 | 0.006 | 0.228 | 0.098 | 11.334 |
| 79 2 5 | - 80 2 5 | 11.39 | 14.27 | 4.67 | 4.63 | 0.029 | 0.179 | 0.044 | 0.659 | 0.006 | 0.246 | 0.135 | 11.469 |
| 79 2 12 | - 80 2 12 | 11.37 | 14.27 | 4.67 | 4.63 | 0.029 | 0.181 | 0.044 | 0.659 | 0.006 | 0.243 | 0.137 | 11.606 |
| 79 2 19 | - 80 2 19 | 11.36 | 14.45 | 4.67 | 4.63 | 0.029 | 0.206 | 0.054 | 0.537 | 0.006 | 0.262 | 0.152 | 11.758 |
| 79 2 26 | - 80 2 26 | 11.42 | 14.39 | 4.67 | 4.63 | 0.028 | 0.208 | 0.054 | 0.519 | 0.006 | 0.260 | 0.154 | 11.912 |
| 79 3 5 | - 80 3 4 | 11.35 | 14.48 | 4.17 | 4.12 | 0.037 | 0.247 | 0.089 | 0.416 | 0.006 | 0.333 | 0.178 | 12.090 |
| 79 3 12 | - 80 3 11 | 11.28 | 14.73 | 4.17 | 4.12 | 0.037 | 0.256 | 0.096 | 0.385 | 0.006 | 0.375 | 0.160 | 12.250 |
| 79 3 19 | - 80 3 18 | 11.31 | 15.14 | 4.17 | 4.12 | 0.036 | 0.265 | 0.116 | 0.310 | 0.006 | 0.438 | 0.149 | 12.399 |
| 79 3 26 | - 80 3 25 | 11.26 | 15.41 | 4.17 | 4.12 | 0.036 | 0.293 | 0.139 | 0.259 | 0.006 | 0.474 | 0.154 | 12.553 |
| 79 4 2 | - 80 4 1 | 11.25 | 14.92 | 8.47 | 8.40 | 0.050 | 0.355 | 0.219 | 0.228 | 0.006 | 0.617 | 0.136 | 12.689 |
| 79 4 9 | - 80 4 8 | 11.23 | 14.38 | 8.47 | 8.40 | 0.050 | 0.341 | 0.245 | 0.204 | 0.006 | 0.718 | 0.096 | 12.785 |
| 79 4 12 | - 80 4 15 | 11.24 | 14.48 | 8.47 | 8.40 | 0.050 | 0.300 | 0.264 | 0.189 | 0.006 | 0.880 | 0.036 | 12.821 |
| 79 4 23 | - 80 4 21 | 11.24 | 14.71 | 8.47 | 8.40 | 0.050 | 0.269 | 0.268 | 0.187 | 0.006 | 0.996 | 0.001 | 12.822 |
| 79 4 30 | - 80 4 29 | 11.22 | 14.72 | 8.47 | 8.40 | 0.051 | 0.222 | 0.235 | 0.217 | 0.006 | 1.059 | -0.013 | 12.809 |
| 79 5 7 | - 80 5 6 | 11.25 | 15.74 | 9.65 | 9.57 | 0.057 | 0.168 | 0.229 | 0.249 | 0.006 | 1.363 | -0.061 | 12.748 |
| 79 5 14 | - 80 5 12 | 11.25 | 14.70 | 9.65 | 9.57 | 0.057 | 0.190 | 0.149 | 0.383 | 0.006 | 0.784 | 0.041 | 12.789 |
| 79 5 22 | - 80 5 19 | 11.32 | 14.09 | 9.65 | 9.57 | 0.058 | 0.217 | 0.097 | 0.598 | 0.006 | 0.447 | 0.120 | 12.909 |
| 79 5 28 | - 80 5 26 | 11.38 | 13.43 | 9.83 | 9.57 | 0.057 | 0.177 | 0.044 | 1.295 | 0.006 | 0.249 | 0.133 | 13.042 |
| 79 6 4 | - 80 6 2 | 11.45 | 12.93 | 9.83 | 9.75 | 0.058 | 0.236 | 0.000 | 0.000 | 0.006 | 0.000 | 0.236 | 13.278 |
| 79 6 11 | - 80 6 9 | 11.51 | 12.93 | 9.83 | 9.75 | 0.058 | 0.206 | 0.000 | 0.000 | 0.006 | 0.000 | 0.206 | 13.484 |
| 79 6 18 | - 80 6 16 | 11.42 | 12.89 | 9.83 | 9.75 | 0.058 | 0.202 | 0.000 | 0.000 | 0.006 | 0.000 | 0.202 | 13.686 |
| 79 6 25 | - 80 6 23 | 11.74 | 12.93 | 9.83 | 9.76 | 0.059 | 0.205 | 0.000 | 0.000 | 0.006 | 0.000 | 0.205 | 13.891 |
| 79 7 3 | - 80 6 30 | 11.86 | 12.89 | 5.74 | 5.70 | 0.034 | 0.129 | 0.000 | 0.000 | 0.006 | 0.000 | 0.129 | 14.020 |
| 79 7 9 | - 80 7 7 | 11.90 | 12.91 | 5.74 | 5.70 | 0.034 | 0.128 | 0.000 | 0.000 | 0.006 | 0.000 | 0.128 | 14.148 |
| 79 7 16 | - 80 7 14 | 11.92 | 12.86 | 5.74 | 5.70 | 0.034 | 0.121 | 0.000 | 0.000 | 0.006 | 0.000 | 0.121 | 14.269 |
| 79 7 24 | - 80 7 21 | 11.94 | 12.84 | 5.74 | 5.70 | 0.034 | 0.115 | 0.000 | 0.000 | 0.006 | 0.000 | 0.115 | 14.384 |
| 79 7 31 | - 80 7 28 | 11.94 | 12.84 | 5.74 | 5.70 | 0.035 | 0.116 | 0.000 | 0.000 | 0.006 | 0.000 | 0.116 | 14.500 |
| 79 8 7 | - 80 8 5 | 12.44 | 12.75 | 4.96 | 4.91 | 0.044 | 0.144 | 0.000 | 0.000 | 0.006 | 0.000 | 0.144 | 14.644 |
| 79 8 14 | - 80 8 11 | 12.56 | 12.80 | 4.96 | 4.91 | 0.043 | 0.137 | 0.000 | 0.000 | 0.006 | 0.000 | 0.137 | 14.781 |
| 79 8 21 | - 80 8 18 | 12.88 | 13.00 | 4.96 | 4.92 | 0.044 | 0.124 | 0.000 | 0.000 | 0.006 | 0.000 | 0.124 | 14.905 |
| 79 8 27 | - 80 8 25 | 13.04 | 12.92 | 4.96 | 4.92 | 0.048 | 0.113 | 0.000 | 0.000 | 0.007 | 0.000 | 0.113 | 15.018 |
| 79 9 4 | - 80 9 1 | 13.28 | 13.21 | 9.17 | 9.12 | 0.044 | 0.124 | 0.000 | 0.000 | 0.007 | 0.000 | 0.124 | 15.142 |
| 79 9 11 | - 80 9 8 | 13.52 | 13.25 | 9.17 | 9.12 | 0.044 | 0.112 | 0.000 | 0.000 | 0.007 | 0.000 | 0.112 | 15.254 |
| 79 9 18 | - 80 9 15 | 13.88 | 13.38 | 9.17 | 9.12 | 0.065 | 0.077 | 0.000 | 0.000 | 0.007 | 0.000 | 0.077 | 15.331 |
| 79 9 25 | - 80 9 22 | 14.26 | 13.42 | 9.17 | 9.13 | 0.066 | 0.063 | 0.000 | 0.000 | 0.007 | 0.000 | 0.063 | 15.394 |
| 79 10 2 | - 80 9 29 | 14.60 | 13.60 | 4.88 | 4.85 | 0.050 | 0.028 | 0.000 | 0.000 | 0.007 | 0.000 | 0.028 | 15.422 |
| 79 10 9 | - 80 10 6 | 15.02 | 13.83 | 4.88 | 4.85 | 0.051 | 0.006 | 0.000 | 0.000 | 0.007 | 0.000 | 0.006 | 15.428 |
| 79 10 16 | - 80 10 14 | 15.40 | 13.90 | 4.88 | 4.85 | 0.052 | -0.010 | 0.000 | 0.000 | 0.008 | 0.000 | -0.010 | 15.418 |
| 79 10 23 | - 80 10 20 | 15.30 | 13.85 | 4.88 | 4.85 | 0.052 | -0.043 | 0.000 | 0.000 | 0.008 | 0.000 | -0.043 | 15.375 |
| 79 10 30 | - 80 10 27 | 15.20 | 13.85 | 4.88 | 4.85 | 0.062 | -0.013 | 0.000 | 0.000 | 0.009 | 0.000 | -0.013 | 15.362 |
| 79 11 6 | - 80 11 3 | 15.11 | 13.90 | 4.34 | 4.33 | 0.057 | -0.011 | 0.000 | 0.000 | 0.009 | 0.000 | -0.011 | 15.351 |
| 79 11 13 | - 80 11 10 | 15.02 | 13.94 | 4.34 | 4.33 | 0.057 | -0.003 | 0.000 | 0.000 | 0.009 | 0.000 | -0.003 | 15.348 |
| 79 11 20 | - 80 11 17 | 14.93 | 14.00 | 4.34 | 4.33 | 0.056 | -0.002 | 0.000 | 0.000 | 0.009 | 0.000 | -0.002 | 15.346 |
| 79 11 27 | - 80 11 24 | 14.90 | 14.00 | 4.34 | 4.33 | 0.056 | 0.025 | 0.000 | 0.000 | 0.009 | 0.000 | 0.025 | 15.371 |
| 79 12 4 | - 80 12 1 | 14.44 | 14.21 | 11.40 | 11.34 | 0.099 | 0.048 | 0.000 | 0.000 | 0.009 | 0.000 | 0.048 | 15.419 |
| 79 12 11 | - 80 12 8 | 14.52 | 14.94 | 11.40 | 11.34 | 0.098 | 0.026 | 0.000 | 0.000 | 0.009 | 0.000 | 0.026 | 15.445 |
| 79 12 18 | - 80 12 15 | 14.27 | 15.27 | 11.40 | 11.34 | 0.097 | 0.050 | 0.000 | 0.000 | 0.009 | 0.000 | 0.050 | 15.495 |
| 79 12 27 | - 80 12 22 | 14.16 | 15.60 | 11.40 | 11.34 | 0.096 | 0.050 | 0.000 | 0.000 | 0.008 | 0.000 | 0.050 | 15.545 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 80 12 29 | 14.16 | 15.60 | 1.67 | 1.66 | 0.014 | 0.005 | 0.000 | 0.000 | 0.008 | 0.000 | 0.005 | 15.550 |
| 80 1 8 | 81 1 5 | 14.11 | 15.58 | 1.67 | 1.66 | 0.014 | 0.005 | 0.000 | 0.000 | 0.008 | 0.000 | 0.005 | 15.555 |
| 80 1 15 | 81 1 12 | 14.09 | 15.50 | 1.67 | 1.66 | 0.014 | 0.007 | 0.000 | 0.000 | 0.008 | 0.000 | 0.007 | 15.562 |
| 80 1 22 | 81 1 19 | 14.09 | 15.42 | 1.67 | 1.66 | 0.014 | 0.005 | 0.000 | 0.000 | 0.008 | 0.000 | 0.005 | 15.567 |
| 80 1 29 | 81 1 26 | 14.09 | 15.38 | 1.67 | 1.66 | 0.014 | 0.001 | 0.000 | 0.000 | 0.008 | 0.000 | 0.001 | 15.568 |
| 80 2 5 | 81 2 2 | 14.27 | 15.38 | 3.41 | 3.40 | 0.030 | -0.006 | 0.000 | 0.000 | 0.009 | 0.000 | -0.006 | 15.562 |
| 80 2 12 | 81 2 9 | 14.27 | 15.40 | 3.41 | 3.40 | 0.029 | -0.008 | 0.000 | 0.000 | 0.008 | 0.000 | -0.008 | 15.554 |
| 80 2 19 | 81 2 16 | 14.45 | 15.43 | 3.41 | 3.40 | 0.029 | -0.018 | 0.000 | 0.000 | 0.008 | 0.000 | -0.018 | 15.536 |
| 80 2 26 | 81 2 23 | 14.39 | 15.45 | 3.41 | 3.40 | 0.030 | -0.016 | 0.000 | 0.000 | 0.009 | 0.000 | -0.016 | 15.520 |
| 80 3 4 | 81 3 2 | 14.68 | 15.43 | 3.89 | 3.87 | 0.035 | -0.014 | 0.000 | 0.000 | 0.009 | 0.000 | -0.014 | 15.506 |
| 80 3 11 | 81 3 9 | 14.75 | 15.55 | 3.89 | 3.87 | 0.035 | -0.009 | 0.000 | 0.000 | 0.009 | 0.000 | -0.009 | 15.497 |
| 80 3 18 | 81 3 16 | 15.14 | 15.77 | 3.89 | 3.87 | 0.035 | -0.014 | 0.000 | 0.000 | 0.009 | 0.000 | -0.014 | 15.483 |
| 80 3 25 | 81 3 23 | 15.41 | 15.83 | 3.89 | 3.88 | 0.036 | -0.023 | 0.000 | 0.000 | 0.009 | 0.000 | -0.023 | 15.460 |
| 80 4 1 | 81 3 30 | 16.02 | 15.83 | 2.81 | 2.80 | 0.027 | -0.004 | 0.000 | 0.000 | 0.010 | 0.000 | -0.004 | 15.456 |
| 80 4 8 | 81 4 6 | 16.39 | 15.96 | 2.81 | 2.81 | 0.027 | 0.001 | 0.000 | 0.000 | 0.010 | 0.000 | 0.001 | 15.457 |
| 80 4 15 | 81 4 13 | 16.68 | 16.31 | 2.81 | 2.81 | 0.027 | 0.011 | 0.000 | 0.000 | 0.010 | 0.000 | 0.011 | 15.468 |
| 80 4 21 | 81 4 20 | 16.73 | 16.50 | 2.81 | 2.81 | 0.027 | 0.016 | 0.000 | 0.000 | 0.010 | 0.000 | 0.016 | 15.484 |
| 80 4 28 | 81 4 27 | 16.25 | 16.77 | 2.81 | 2.81 | 0.032 | 0.029 | 0.000 | 0.000 | 0.011 | 0.000 | 0.029 | 15.513 |
| 80 5 5 | 81 5 4 | 15.75 | 17.06 | 12.85 | 12.80 | 0.138 | 0.224 | 0.000 | 0.000 | 0.011 | 0.000 | 0.224 | 15.737 |
| 80 5 12 | 81 5 11 | 14.70 | 17.69 | 12.85 | 12.79 | 0.132 | 0.342 | 0.154 | 0.857 | 0.010 | 0.450 | 0.188 | 15.925 |
| 80 5 14 | 81 5 19 | 14.09 | 18.27 | 12.85 | 12.78 | 0.129 | 0.344 | 0.277 | 0.466 | 0.010 | 0.805 | 0.067 | 15.992 |
| 80 5 26 | 81 5 25 | 13.45 | 18.23 | 12.85 | 12.78 | 0.134 | 0.454 | 0.338 | 0.396 | 0.010 | 0.744 | 0.116 | 16.108 |
| 80 6 2 | 81 6 1 | 12.95 | 18.15 | 9.72 | 9.66 | 0.099 | 0.302 | 0.287 | 0.345 | 0.010 | 0.950 | 0.015 | 16.123 |
| 80 6 9 | 81 6 8 | 12.95 | 18.34 | 9.72 | 9.66 | 0.099 | 0.336 | 0.304 | 0.326 | 0.010 | 0.905 | 0.032 | 16.155 |
| 80 6 16 | 81 6 15 | 12.89 | 18.48 | 9.72 | 9.66 | 0.098 | 0.331 | 0.317 | 0.309 | 0.010 | 0.958 | 0.014 | 16.169 |
| 80 6 23 | 81 6 22 | 12.93 | 18.45 | 9.72 | 9.66 | 0.099 | 0.341 | 0.312 | 0.317 | 0.010 | 0.915 | 0.029 | 16.198 |
| 80 6 30 | 81 6 29 | 12.89 | 18.50 | 9.72 | 9.66 | 0.097 | 0.345 | 0.319 | 0.304 | 0.010 | 0.925 | 0.026 | 16.224 |
| 80 7 7 | 81 7 6 | 12.91 | 18.55 | 6.97 | 6.92 | 0.070 | 0.231 | 0.230 | 0.304 | 0.010 | 0.996 | 0.001 | 16.225 |
| 80 7 14 | 81 7 13 | 12.86 | 18.58 | 6.97 | 6.92 | 0.069 | 0.232 | 0.235 | 0.294 | 0.010 | 1.013 | -0.003 | 16.222 |
| 80 7 21 | 81 7 20 | 12.86 | 18.70 | 6.97 | 6.92 | 0.069 | 0.278 | 0.241 | 0.286 | 0.010 | 0.867 | 0.037 | 16.259 |
| 80 7 28 | 81 7 27 | 12.84 | 19.40 | 6.97 | 6.92 | 0.069 | 0.252 | 0.281 | 0.246 | 0.010 | 1.115 | -0.029 | 16.230 |
| 80 8 5 | 81 8 4 | 12.75 | 20.35 | 9.65 | 9.60 | 0.096 | 0.372 | 0.368 | 0.205 | 0.010 | 1.258 | -0.096 | 16.134 |
| 80 8 11 | 81 8 10 | 12.80 | 21.10 | 9.65 | 9.60 | 0.096 | 0.333 | 0.521 | 0.184 | 0.010 | 1.565 | -0.188 | 15.946 |
| 80 8 18 | 81 8 17 | 12.80 | 21.25 | 9.65 | 9.60 | 0.096 | 0.346 | 0.532 | 0.180 | 0.010 | 1.538 | -0.186 | 15.760 |
| 80 8 25 | 81 8 24 | 12.92 | 21.48 | 9.65 | 9.60 | 0.096 | 0.404 | 0.541 | 0.177 | 0.010 | 1.339 | -0.137 | 15.623 |
| 80 9 2 | 81 8 31 | 13.21 | 21.48 | 6.55 | 6.51 | 0.067 | 0.275 | 0.352 | 0.190 | 0.010 | 1.280 | -0.077 | 15.546 |
| 80 9 8 | 81 9 8 | 13.25 | 21.50 | 6.55 | 6.51 | 0.066 | 0.285 | 0.351 | 0.188 | 0.010 | 1.232 | -0.066 | 15.480 |
| 80 9 15 | 81 9 14 | 13.38 | 21.40 | 6.55 | 6.51 | 0.067 | 0.241 | 0.339 | 0.198 | 0.010 | 1.299 | -0.078 | 15.402 |
| 80 9 22 | 81 9 21 | 13.42 | 21.40 | 6.55 | 6.51 | 0.068 | 0.217 | 0.337 | 0.202 | 0.010 | 1.553 | -0.120 | 15.282 |
| 80 9 29 | 81 9 28 | 13.60 | 21.27 | 6.55 | 6.51 | 0.068 | 0.259 | 0.322 | 0.211 | 0.010 | 1.243 | -0.063 | 15.219 |
| 80 10 6 | 81 10 5 | 13.83 | 21.32 | 18.95 | 18.85 | 0.199 | 0.743 | 0.904 | 0.220 | 0.011 | 1.217 | -0.161 | 15.058 |
| 80 10 14 | 81 10 13 | 13.90 | 20.70 | 18.95 | 18.85 | 0.200 | 0.712 | 0.801 | 0.250 | 0.011 | 1.125 | -0.089 | 14.969 |
| 80 10 20 | 81 10 19 | 13.85 | 20.27 | 18.95 | 18.85 | 0.199 | 0.655 | 0.745 | 0.267 | 0.011 | 1.137 | -0.090 | 14.879 |
| 80 10 27 | 81 10 26 | 13.85 | 19.91 | 18.95 | 18.85 | 0.196 | 0.717 | 0.691 | 0.284 | 0.010 | 0.964 | 0.026 | 14.905 |
| 80 11 3 | 81 11 2 | 13.90 | 19.95 | 28.52 | 28.38 | 0.296 | 0.885 | 1.038 | 0.285 | 0.010 | 1.173 | -0.153 | 14.752 |
| 80 11 10 | 81 11 9 | 13.96 | 19.68 | 28.52 | 28.38 | 0.297 | 0.686 | 0.964 | 0.308 | 0.010 | 1.405 | -0.278 | 14.474 |
| 80 11 17 | 81 11 16 | 14.00 | 18.52 | 28.52 | 28.38 | 0.298 | 0.568 | 0.692 | 0.431 | 0.010 | 1.218 | -0.124 | 14.350 |
| 80 11 24 | 81 11 23 | 14.00 | 17.77 | 28.52 | 28.38 | 0.298 | 0.700 | 0.521 | 0.572 | 0.010 | 0.744 | 0.179 | 14.529 |
| 80 12 1 | 81 11 30 | 14.21 | 17.45 | 43.53 | 43.32 | 0.452 | 0.838 | 0.610 | 0.741 | 0.010 | 0.728 | 0.228 | 14.757 |
| 80 12 8 | 81 12 7 | 14.96 | 17.45 | 43.53 | 43.34 | 0.467 | 1.009 | 0.348 | 1.342 | 0.011 | 0.345 | 0.661 | 15.418 |
| 80 12 15 | 81 12 12 | 15.27 | 17.45 | 43.53 | 43.35 | 0.472 | 1.064 | 0.239 | 1.975 | 0.011 | 0.225 | 0.825 | 16.243 |
| 80 12 22 | 81 12 21 | 15.60 | 17.48 | 43.53 | 43.36 | 0.479 | 1.149 | 0.134 | 3.575 | 0.011 | 0.117 | 1.015 | 17.258 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | - 81 12 28 | 15.60 | 17.48 | 43.53 | 43.36 | 0.472 | 1.193 | 0.134 | 3.522 | 0.011 | 0.112 | 1.059 | 18.317 |
| 81 1 5 | - 82 1 4 | 15.58 | 17.50 | 9.04 | 9.02 | 0.099 | 0.262 | 0.031 | 3.194 | 0.011 | 0.118 | 0.231 | 18.548 |
| 81 1 12 | - 82 1 11 | 15.50 | 17.55 | 9.04 | 9.02 | 0.098 | 0.274 | 0.040 | 2.450 | 0.011 | 0.146 | 0.234 | 18.782 |
| 81 1 19 | - 82 1 18 | 15.42 | 17.52 | 9.04 | 9.02 | 0.098 | 0.257 | 0.044 | 2.227 | 0.011 | 0.171 | 0.213 | 18.995 |
| 81 1 26 | - 82 1 25 | 15.38 | 17.70 | 9.04 | 9.02 | 0.096 | 0.246 | 0.060 | 1.600 | 0.011 | 0.244 | 0.186 | 19.181 |
| 81 2 2 | - 82 2 1 | 15.38 | 17.70 | 9.31 | 9.27 | 0.099 | 0.256 | 0.062 | 1.597 | 0.011 | 0.242 | 0.194 | 19.375 |
| 81 2 9 | - 82 2 8 | 15.40 | 17.84 | 9.31 | 9.27 | 0.098 | 0.261 | 0.071 | 1.380 | 0.011 | 0.272 | 0.190 | 19.565 |
| 81 2 16 | - 82 2 15 | 15.43 | 17.91 | 9.31 | 9.27 | 0.099 | 0.219 | 0.074 | 1.338 | 0.011 | 0.338 | 0.145 | 19.710 |
| 81 2 23 | - 82 2 22 | 15.45 | 18.34 | 9.31 | 9.27 | 0.098 | 0.174 | 0.105 | 0.933 | 0.011 | 0.603 | 0.069 | 19.779 |
| 81 3 2 | - 82 3 1 | 15.43 | 18.41 | 8.58 | 8.55 | 0.092 | 0.146 | 0.103 | 0.893 | 0.011 | 0.705 | 0.043 | 19.822 |
| 81 3 9 | - 82 3 8 | 15.55 | 18.36 | 8.58 | 8.55 | 0.091 | 0.163 | 0.091 | 1.000 | 0.011 | 0.558 | 0.072 | 19.894 |
| 81 3 16 | - 82 3 15 | 15.77 | 18.41 | 8.58 | 8.55 | 0.091 | 0.180 | 0.079 | 1.152 | 0.011 | 0.439 | 0.101 | 19.995 |
| 81 3 23 | - 82 3 22 | 15.83 | 18.35 | 8.58 | 8.55 | 0.092 | 0.144 | 0.071 | 1.296 | 0.011 | 0.493 | 0.073 | 20.068 |
| 81 3 30 | - 82 3 29 | 15.83 | 18.40 | 8.58 | 8.55 | 0.090 | 0.178 | 0.074 | 1.216 | 0.010 | 0.416 | 0.104 | 20.172 |
| 81 4 6 | - 82 4 5 | 15.96 | 18.42 | 12.59 | 12.54 | 0.135 | 0.219 | 0.098 | 1.378 | 0.011 | 0.447 | 0.121 | 20.293 |
| 81 4 13 | - 82 4 13 | 16.31 | 18.48 | 12.59 | 12.55 | 0.137 | 0.184 | 0.068 | 2.015 | 0.011 | 0.370 | 0.116 | 20.409 |
| 81 4 20 | - 82 4 19 | 16.50 | 18.50 | 12.59 | 12.55 | 0.138 | 0.172 | 0.051 | 2.706 | 0.011 | 0.297 | 0.121 | 20.530 |
| 81 4 27 | - 82 4 26 | 16.77 | 18.48 | 12.59 | 12.55 | 0.151 | 0.175 | 0.021 | 7.190 | 0.012 | 0.120 | 0.154 | 20.684 |
| 81 5 4 | - 82 5 3 | 17.06 | 18.50 | 11.65 | 11.61 | 0.141 | 0.151 | 0.000 | 0.000 | 0.012 | 0.000 | 0.151 | 20.835 |
| 81 5 11 | - 82 5 10 | 17.69 | 18.46 | 11.65 | 11.61 | 0.144 | 0.156 | 0.000 | 0.000 | 0.012 | 0.000 | 0.156 | 20.991 |
| 81 5 19 | - 82 5 17 | 18.27 | 18.42 | 11.65 | 11.62 | 0.147 | 0.187 | 0.000 | 0.000 | 0.013 | 0.000 | 0.187 | 21.178 |
| 81 5 25 | - 82 5 25 | 18.23 | 18.38 | 11.65 | 11.62 | 0.145 | 0.179 | 0.000 | 0.000 | 0.012 | 0.000 | 0.179 | 21.357 |

END OF DATA
READY.

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 79 1 2 | 11.25 | 11.21 | 3.06 | 2.98 | 0.083 | 0.112 | 0.000 | ## | 0.000 | 0.027 | 0.000 | 0.112 | 0.112 |
| 76 1 12 | - 79 1 8 | 11.26 | 11.19 | 3.06 | 2.98 | 0.083 | 0.107 | 0.000 | ## | 0.000 | 0.027 | 0.000 | 0.107 | 0.219 |
| 76 1 19 | - 79 1 15 | 11.23 | 11.33 | 3.06 | 2.98 | 0.083 | 0.098 | 0.000 | ## | 0.000 | 0.027 | 0.000 | 0.098 | 0.317 |
| 76 1 26 | - 79 1 22 | 11.21 | 11.37 | 3.06 | 2.98 | 0.083 | 0.096 | 0.000 | ## | 0.000 | 0.027 | 0.000 | 0.096 | 0.413 |
| 76 2 2 | - 79 1 29 | 11.19 | 11.33 | 4.69 | 4.56 | 0.124 | 0.155 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.155 | 0.568 |
| 76 2 9 | - 79 2 5 | 11.17 | 11.23 | 4.69 | 4.56 | 0.124 | 0.141 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.141 | 0.709 |
| 76 2 16 | - 79 2 12 | 11.20 | 11.23 | 4.69 | 4.56 | 0.124 | 0.137 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.137 | 0.846 |
| 76 2 23 | - 79 2 19 | 11.23 | 11.21 | 4.69 | 4.56 | 0.124 | 0.156 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.156 | 1.002 |
| 76 3 1 | - 79 2 26 | 11.26 | 11.17 | 12.05 | 11.72 | 0.315 | 0.353 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.353 | 1.355 |
| 76 3 8 | - 79 3 5 | 11.29 | 11.12 | 12.05 | 11.73 | 0.314 | 0.359 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.359 | 1.714 |
| 76 3 15 | - 79 3 12 | 11.32 | 11.02 | 12.05 | 11.73 | 0.314 | 0.339 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.339 | 2.053 |
| 76 3 22 | - 79 3 19 | 11.34 | 11.02 | 12.05 | 11.73 | 0.314 | 0.348 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.348 | 2.401 |
| 76 3 29 | - 79 3 26 | 11.36 | 11.00 | 12.05 | 11.73 | 0.315 | 0.348 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.348 | 2.749 |
| 76 4 3 | - 79 4 2 | 11.38 | 11.00 | 13.29 | 12.94 | 0.342 | 0.367 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.367 | 3.116 |
| 76 4 12 | - 79 4 9 | 11.40 | 11.00 | 13.29 | 12.94 | 0.342 | 0.387 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.387 | 3.503 |
| 76 4 19 | - 79 4 17 | 11.40 | 11.00 | 13.29 | 12.94 | 0.342 | 0.378 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.378 | 3.881 |
| 76 4 26 | - 79 4 23 | 11.40 | 11.00 | 13.29 | 12.94 | 0.342 | 0.379 | 0.000 | ## | 0.000 | 0.026 | 0.000 | 0.379 | 4.260 |
| 76 5 3 | - 79 4 30 | 11.39 | 11.00 | 18.38 | 17.89 | 0.462 | 0.523 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.523 | 4.783 |
| 76 5 10 | - 79 5 7 | 11.39 | 11.00 | 18.38 | 17.89 | 0.462 | 0.502 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.502 | 5.285 |
| 76 5 17 | - 79 5 14 | 11.39 | 11.00 | 18.38 | 17.89 | 0.462 | 0.497 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.497 | 5.782 |
| 76 5 24 | - 79 5 22 | 11.38 | 11.00 | 18.38 | 17.89 | 0.462 | 0.500 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.500 | 6.282 |
| 76 5 31 | - 79 5 28 | 11.37 | 11.00 | 18.38 | 17.89 | 0.462 | 0.472 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.472 | 6.754 |
| 76 6 7 | - 79 6 4 | 11.35 | 11.62 | 9.90 | 9.63 | 0.244 | 0.266 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.266 | 7.020 |
| 76 6 14 | - 79 6 11 | 11.34 | 11.65 | 9.90 | 9.63 | 0.244 | 0.271 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.271 | 7.291 |
| 76 6 21 | - 79 6 18 | 11.33 | 11.18 | 9.90 | 9.63 | 0.243 | 0.281 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.281 | 7.572 |
| 76 6 28 | - 79 6 25 | 11.31 | 11.21 | 9.90 | 9.63 | 0.244 | 0.276 | 0.000 | ## | 0.000 | 0.025 | 0.000 | 0.276 | 7.848 |
| 76 7 5 | - 79 7 3 | 11.29 | 11.23 | 11.72 | 11.40 | 0.283 | 0.314 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.314 | 8.162 |
| 76 7 12 | - 79 7 9 | 11.27 | 11.25 | 11.72 | 11.40 | 0.284 | 0.379 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.379 | 8.541 |
| 76 7 19 | - 79 7 16 | 11.26 | 11.25 | 11.72 | 11.40 | 0.283 | 0.354 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.354 | 8.895 |
| 76 7 26 | - 79 7 24 | 11.25 | 11.34 | 11.72 | 11.40 | 0.283 | 0.361 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.361 | 9.256 |
| 76 8 2 | - 79 7 31 | 11.24 | 11.46 | 24.04 | 23.39 | 0.569 | 0.744 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.744 | 10.000 |
| 76 8 9 | - 79 8 7 | 11.22 | 11.68 | 24.04 | 23.38 | 0.569 | 0.664 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.664 | 10.664 |
| 76 8 16 | - 79 8 14 | 11.21 | 11.79 | 24.04 | 23.38 | 0.568 | 0.704 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.704 | 11.368 |
| 76 8 23 | - 79 8 21 | 11.22 | 11.96 | 24.04 | 23.38 | 0.570 | 0.697 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.697 | 12.065 |
| 76 8 30 | - 79 8 27 | 11.23 | 12.07 | 24.04 | 23.39 | 0.569 | 0.668 | 0.000 | ## | 0.000 | 0.024 | 0.000 | 0.668 | 12.733 |
| 76 9 6 | - 79 9 4 | 11.23 | 12.16 | 17.00 | 16.54 | 0.396 | 0.471 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.471 | 13.204 |
| 76 9 13 | - 79 9 11 | 11.24 | 12.55 | 17.00 | 16.54 | 0.395 | 0.461 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.461 | 13.665 |
| 76 9 20 | - 79 9 18 | 11.22 | 12.79 | 17.00 | 16.54 | 0.396 | 0.566 | 0.024 | ## | 16.500 | 0.023 | 0.042 | 0.542 | 14.207 |
| 76 9 27 | - 79 9 25 | 11.20 | 12.82 | 17.00 | 16.54 | 0.395 | 0.548 | 0.042 | ## | 9.405 | 0.023 | 0.077 | 0.506 | 14.713 |
| 76 10 4 | - 79 10 2 | 11.18 | 12.82 | 10.80 | 10.50 | 0.246 | 0.417 | 0.031 | ## | 7.935 | 0.023 | 0.074 | 0.386 | 15.099 |
| 76 10 11 | - 79 10 9 | 11.17 | 12.89 | 10.80 | 10.50 | 0.246 | 0.527 | 0.049 | ## | 5.020 | 0.023 | 0.093 | 0.478 | 15.577 |
| 76 10 18 | - 79 10 16 | 11.16 | 13.43 | 10.80 | 10.50 | 0.246 | 0.683 | 0.214 | ## | 1.150 | 0.023 | 0.313 | 0.469 | 16.046 |
| 76 10 25 | - 79 10 23 | 11.15 | 13.68 | 10.80 | 10.50 | 0.244 | 0.809 | 0.227 | ## | 1.084 | 0.023 | 0.281 | 0.582 | 16.628 |
| 76 11 1 | - 79 10 30 | 11.14 | 14.73 | 7.58 | 7.37 | 0.169 | 0.521 | 0.321 | ## | 0.526 | 0.022 | 0.616 | 0.200 | 16.828 |
| 76 11 8 | - 79 11 6 | 11.13 | 14.75 | 7.58 | 7.37 | 0.169 | 0.509 | 0.325 | ## | 0.520 | 0.022 | 0.639 | 0.184 | 17.012 |
| 76 11 15 | - 79 11 13 | 11.12 | 14.75 | 7.58 | 7.37 | 0.170 | 0.479 | 0.327 | ## | 0.520 | 0.022 | 0.683 | 0.152 | 17.164 |
| 76 11 22 | - 79 11 20 | 11.05 | 14.71 | 7.58 | 7.37 | 0.169 | 0.509 | 0.331 | ## | 0.511 | 0.022 | 0.650 | 0.178 | 17.342 |
| 76 11 29 | - 79 11 27 | 10.97 | 14.63 | 7.58 | 7.37 | 0.168 | 0.407 | 0.331 | ## | 0.508 | 0.022 | 0.813 | 0.076 | 17.418 |
| 76 12 6 | - 79 12 4 | 10.89 | 14.04 | 10.24 | 9.95 | 0.227 | 0.647 | 0.343 | ## | 0.662 | 0.022 | 0.530 | 0.304 | 17.722 |
| 76 12 13 | - 79 12 11 | 10.81 | 13.92 | 10.24 | 9.95 | 0.227 | 0.772 | 0.334 | ## | 0.680 | 0.022 | 0.433 | 0.438 | 18.160 |
| 76 12 20 | - 79 12 18 | 10.74 | 13.63 | 10.24 | 9.94 | 0.226 | 0.774 | 0.289 | ## | 0.782 | 0.022 | 0.373 | 0.485 | 18.645 |
| 76 12 27 | - 79 12 27 | 10.65 | 13.54 | 10.24 | 9.94 | 0.226 | 0.795 | 0.289 | ## | 0.782 | 0.022 | 0.364 | 0.506 | 19.151 |

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM $$ ($MLNS) $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 80 1 2 | 10.56 | 13.56 | 4.10 | 3.98 | 0.092 | 0.372 | 0.125 $$ | 0.736 | 0.022 | 0.336 | 0.247 | 19.398 |
| 77 1 10 | - 80 1 9 | 10.47 | 13.54 | 4.10 | 3.98 | 0.092 | 0.350 | 0.130 $$ | 0.708 | 0.022 | 0.371 | 0.220 | 19.618 |
| 77 1 17 | - 80 1 16 | 10.38 | 13.52 | 4.10 | 3.97 | 0.091 | 0.368 | 0.136 $$ | 0.669 | 0.022 | 0.370 | 0.232 | 19.850 |
| 77 1 24 | - 80 1 23 | 10.23 | 13.52 | 4.10 | 3.97 | 0.091 | 0.412 | 0.148 $$ | 0.615 | 0.022 | 0.359 | 0.244 | 20.114 |
| 77 1 31 | - 80 1 29 | 10.08 | 13.52 | 4.10 | 3.97 | 0.092 | 0.474 | 0.160 $$ | 0.575 | 0.022 | 0.338 | 0.314 | 20.428 |
| 77 2 7 | - 80 2 5 | 9.93 | 13.58 | 7.74 | 7.51 | 0.169 | 0.990 | 0.335 $$ | 0.504 | 0.022 | 0.338 | 0.655 | 21.083 |
| 77 2 14 | - 80 2 12 | 9.78 | 13.79 | 7.74 | 7.50 | 0.168 | 1.045 | 0.390 $$ | 0.431 | 0.022 | 0.373 | 0.655 | 21.738 |
| 77 2 21 | - 80 2 19 | 9.78 | 13.88 | 7.74 | 7.50 | 0.168 | 1.125 | 0.404 $$ | 0.416 | 0.022 | 0.359 | 0.721 | 22.459 |
| 77 2 28 | - 80 2 26 | 9.77 | 13.98 | 7.74 | 7.50 | 0.169 | 1.141 | 0.421 $$ | 0.401 | 0.022 | 0.369 | 0.720 | 23.179 |
| 77 3 7 | - 80 3 4 | 9.77 | 14.46 | 19.24 | 18.62 | 0.410 | 2.703 | 1.225 $$ | 0.335 | 0.021 | 0.453 | 1.478 | 24.657 |
| 77 3 14 | - 80 3 11 | 9.77 | 14.52 | 19.24 | 18.62 | 0.410 | 2.624 | 1.248 $$ | 0.329 | 0.021 | 0.476 | 1.376 | 26.033 |
| 77 3 21 | - 80 3 18 | 9.78 | 14.94 | 19.24 | 18.62 | 0.409 | 2.680 | 1.402 $$ | 0.292 | 0.021 | 0.523 | 1.278 | 27.311 |
| 77 3 28 | - 80 3 25 | 9.79 | 15.54 | 19.24 | 18.62 | 0.410 | 2.881 | 1.621 $$ | 0.253 | 0.021 | 0.563 | 1.260 | 28.571 |
| 77 4 4 | - 80 4 1 | 9.80 | 16.00 | 11.24 | 10.86 | 0.238 | 1.537 | 1.042 $$ | 0.228 | 0.021 | 0.678 | 0.495 | 29.066 |
| 77 4 11 | - 80 4 8 | 9.80 | 16.63 | 11.24 | 10.86 | 0.238 | 1.496 | 1.177 $$ | 0.202 | 0.021 | 0.787 | 0.319 | 29.385 |
| 77 4 18 | - 80 4 15 | 9.81 | 16.85 | 11.24 | 10.86 | 0.238 | 1.439 | 1.221 $$ | 0.195 | 0.021 | 0.849 | 0.218 | 29.603 |
| 77 4 25 | - 80 4 21 | 9.82 | 17.00 | 11.24 | 10.86 | 0.238 | 1.335 | 1.251 $$ | 0.190 | 0.021 | 0.937 | 0.084 | 29.687 |
| 77 5 2 | - 80 4 28 | 9.83 | 16.50 | 10.82 | 10.46 | 0.225 | 1.167 | 1.100 $$ | 0.205 | 0.021 | 0.943 | 0.067 | 29.754 |
| 77 5 9 | - 80 5 5 | 9.84 | 15.88 | 10.82 | 10.46 | 0.225 | 0.908 | 0.971 $$ | 0.232 | 0.021 | 1.069 | -0.063 | 29.691 |
| 77 5 16 | - 80 5 12 | 9.85 | 14.73 | 10.82 | 10.46 | 0.225 | 0.959 | 0.729 $$ | 0.309 | 0.021 | 0.760 | 0.230 | 29.921 |
| 77 5 23 | - 80 5 16 | 9.82 | 14.02 | 10.82 | 10.46 | 0.225 | 0.996 | 0.584 $$ | 0.385 | 0.021 | 0.586 | 0.412 | 30.333 |
| 77 5 30 | - 80 5 26 | 9.78 | 13.50 | 10.82 | 10.46 | 0.225 | 0.885 | 0.482 $$ | 0.467 | 0.021 | 0.545 | 0.403 | 30.736 |
| 77 6 6 | - 80 6 2 | 9.74 | 13.04 | 25.97 | 25.09 | 0.539 | 2.554 | 0.950 $$ | 0.567 | 0.021 | 0.372 | 1.404 | 32.140 |
| 77 6 13 | - 80 6 9 | 9.76 | 13.08 | 25.97 | 25.09 | 0.537 | 2.174 | 0.980 $$ | 0.548 | 0.021 | 0.451 | 1.194 | 33.534 |
| 77 6 20 | - 80 6 16 | 9.71 | 13.00 | 25.97 | 25.09 | 0.537 | 1.931 | 0.934 $$ | 0.575 | 0.021 | 0.484 | 0.997 | 34.531 |
| 77 6 27 | - 80 6 23 | 9.73 | 13.04 | 25.97 | 25.09 | 0.538 | 2.142 | 0.945 $$ | 0.569 | 0.021 | 0.441 | 1.197 | 35.728 |
| 77 7 4 | - 80 6 30 | 9.75 | 13.02 | 22.26 | 21.51 | 0.453 | 2.159 | 0.792 $$ | 0.572 | 0.020 | 0.367 | 1.367 | 37.095 |
| 77 7 11 | - 80 7 7 | 9.77 | 13.10 | 22.26 | 21.51 | 0.453 | 2.271 | 0.819 $$ | 0.553 | 0.020 | 0.361 | 1.452 | 38.547 |
| 77 7 18 | - 80 7 14 | 9.78 | 13.10 | 22.26 | 21.51 | 0.453 | 2.365 | 0.814 $$ | 0.557 | 0.020 | 0.344 | 1.551 | 40.098 |
| 77 7 25 | - 80 7 21 | 9.78 | 13.13 | 22.26 | 21.51 | 0.454 | 2.218 | 0.828 $$ | 0.548 | 0.020 | 0.373 | 1.390 | 41.488 |
| 77 8 1 | - 80 7 28 | 9.79 | 13.15 | 15.43 | 14.91 | 0.309 | 1.662 | 0.577 $$ | 0.536 | 0.020 | 0.347 | 1.085 | 42.573 |
| 77 8 8 | - 80 8 5 | 9.80 | 13.25 | 15.43 | 14.91 | 0.309 | 1.716 | 0.604 $$ | 0.512 | 0.020 | 0.352 | 1.112 | 43.685 |
| 77 8 15 | - 80 8 11 | 9.81 | 13.35 | 15.43 | 14.91 | 0.310 | 1.798 | 0.632 $$ | 0.491 | 0.020 | 0.352 | 1.166 | 44.851 |
| 77 8 22 | - 80 8 18 | 9.82 | 13.46 | 15.43 | 14.91 | 0.308 | 1.774 | 0.644 $$ | 0.478 | 0.020 | 0.363 | 1.130 | 45.981 |
| 77 8 29 | - 80 8 25 | 9.83 | 13.47 | 15.43 | 14.91 | 0.309 | 1.842 | 0.724 $$ | 0.427 | 0.020 | 0.393 | 1.118 | 47.099 |
| 77 9 5 | - 80 9 2 | 9.84 | 13.88 | 16.45 | 15.90 | 0.325 | 1.958 | 0.837 $$ | 0.388 | 0.020 | 0.427 | 1.121 | 48.220 |
| 77 9 12 | - 80 9 8 | 9.85 | 14.04 | 16.45 | 15.90 | 0.324 | 1.924 | 0.885 $$ | 0.366 | 0.020 | 0.460 | 1.039 | 49.259 |
| 77 9 19 | - 80 9 15 | 9.91 | 14.21 | 16.45 | 15.91 | 0.326 | 1.989 | 0.921 $$ | 0.354 | 0.020 | 0.463 | 1.048 | 50.327 |
| 77 9 26 | - 80 9 22 | 9.96 | 14.29 | 16.45 | 15.91 | 0.324 | 2.103 | 0.931 $$ | 0.350 | 0.020 | 0.443 | 1.172 | 51.499 |
| 77 10 3 | - 80 9 29 | 10.01 | 14.44 | 17.44 | 17.09 | 0.345 | 2.339 | 1.035 $$ | 0.333 | 0.020 | 0.442 | 1.304 | 52.803 |
| 77 10 10 | - 80 10 6 | 10.06 | 14.65 | 17.44 | 17.10 | 0.344 | 2.065 | 1.091 $$ | 0.317 | 0.020 | 0.528 | 0.974 | 53.777 |
| 77 10 17 | - 80 10 14 | 10.11 | 14.75 | 17.44 | 17.10 | 0.344 | 1.911 | 1.109 $$ | 0.312 | 0.020 | 0.580 | 0.802 | 54.579 |
| 77 10 24 | - 80 10 20 | 10.12 | 14.69 | 17.44 | 17.10 | 0.347 | 2.114 | 1.085 $$ | 0.320 | 0.020 | 0.513 | 1.029 | 55.608 |
| 77 10 31 | - 80 10 27 | 10.14 | 14.69 | 17.44 | 17.10 | 0.346 | 2.256 | 1.078 $$ | 0.321 | 0.020 | 0.478 | 1.178 | 56.786 |
| 77 11 7 | - 80 11 3 | 10.15 | 14.73 | 14.52 | 14.06 | 0.285 | 1.868 | 0.894 $$ | 0.319 | 0.020 | 0.479 | 0.974 | 57.760 |
| 77 11 14 | - 80 11 10 | 10.16 | 14.85 | 14.52 | 14.06 | 0.285 | 1.922 | 0.926 $$ | 0.308 | 0.020 | 0.482 | 0.996 | 58.756 |
| 77 11 21 | - 80 11 17 | 10.13 | 14.90 | 14.52 | 14.06 | 0.285 | 1.890 | 0.948 $$ | 0.301 | 0.020 | 0.502 | 0.942 | 59.698 |
| 77 11 28 | - 80 11 24 | 10.11 | 14.90 | 14.52 | 14.05 | 0.285 | 1.819 | 0.954 $$ | 0.299 | 0.020 | 0.524 | 0.865 | 60.563 |
| 77 12 5 | - 80 12 1 | 10.08 | 15.00 | 13.35 | 12.92 | 0.258 | 1.774 | 0.911 $$ | 0.283 | 0.019 | 0.514 | 0.863 | 61.426 |
| 77 12 12 | - 80 12 8 | 10.06 | 15.27 | 13.35 | 12.92 | 0.258 | 1.710 | 0.986 $$ | 0.262 | 0.019 | 0.577 | 0.724 | 62.150 |
| 77 12 19 | - 80 12 15 | 10.05 | 15.52 | 13.35 | 12.92 | 0.257 | 1.767 | 1.053 $$ | 0.244 | 0.019 | 0.596 | 0.714 | 62.864 |
| 77 12 26 | - 80 12 22 | 10.04 | 15.77 | 13.35 | 12.92 | 0.258 | 1.485 | 1.120 $$ | 0.230 | 0.019 | 0.754 | 0.365 | 63.229 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | - 80 12 29 | 10.03 | 15.75 | 3.54 | 3.43 | 0.067 | 0.395 | 0.296 | 0.226 | 0.019 | 0.749 | 0.099 | 63.327 |
| 78 1 9 | - 81 1 5 | 10.02 | 15.78 | 3.54 | 3.43 | 0.067 | 0.372 | 0.299 | 0.224 | 0.019 | 0.804 | 0.073 | 63.400 |
| 78 1 16 | - 81 1 12 | 10.01 | 15.65 | 3.54 | 3.43 | 0.067 | 0.404 | 0.291 | 0.230 | 0.019 | 0.720 | 0.113 | 63.513 |
| 78 1 23 | - 81 1 19 | 10.00 | 15.48 | 3.54 | 3.43 | 0.068 | 0.414 | 0.280 | 0.243 | 0.019 | 0.676 | 0.134 | 63.647 |
| 78 1 30 | - 81 1 26 | 9.99 | 15.44 | 3.54 | 3.43 | 0.066 | 0.419 | 0.278 | 0.237 | 0.019 | 0.663 | 0.141 | 63.788 |
| 78 2 6 | - 81 2 2 | 9.98 | 15.42 | 8.27 | 8.00 | 0.157 | 1.004 | 0.647 | 0.243 | 0.019 | 0.644 | 0.357 | 64.145 |
| 78 2 13 | - 81 2 9 | 9.97 | 15.44 | 8.27 | 7.99 | 0.156 | 1.067 | 0.652 | 0.239 | 0.019 | 0.611 | 0.415 | 64.560 |
| 78 2 20 | - 81 2 16 | 10.00 | 15.47 | 8.27 | 8.00 | 0.157 | 1.138 | 0.652 | 0.241 | 0.019 | 0.573 | 0.486 | 65.046 |
| 78 2 27 | - 81 2 23 | 10.03 | 15.49 | 8.27 | 8.00 | 0.157 | 1.112 | 0.650 | 0.242 | 0.019 | 0.585 | 0.462 | 65.508 |
| 78 3 6 | - 81 3 2 | 10.06 | 15.49 | 14.96 | 14.48 | 0.282 | 2.104 | 1.169 | 0.241 | 0.019 | 0.556 | 0.935 | 66.443 |
| 78 3 13 | - 81 3 9 | 10.09 | 15.65 | 14.96 | 14.48 | 0.280 | 1.990 | 1.207 | 0.232 | 0.019 | 0.607 | 0.783 | 67.226 |
| 78 3 20 | - 81 3 16 | 10.13 | 15.83 | 14.96 | 14.49 | 0.282 | 1.929 | 1.247 | 0.226 | 0.019 | 0.646 | 0.682 | 67.908 |
| 78 3 27 | - 81 3 23 | 10.16 | 15.88 | 14.96 | 14.49 | 0.282 | 1.991 | 1.253 | 0.225 | 0.019 | 0.629 | 0.738 | 68.646 |
| 78 4 3 | - 81 3 30 | 10.19 | 15.90 | 14.81 | 14.34 | 0.278 | 1.960 | 1.237 | 0.225 | 0.019 | 0.631 | 0.723 | 69.369 |
| 78 4 10 | - 81 4 6 | 10.22 | 16.00 | 14.81 | 14.34 | 0.280 | 2.138 | 1.258 | 0.223 | 0.019 | 0.588 | 0.880 | 70.249 |
| 78 4 17 | - 81 4 13 | 10.24 | 16.42 | 14.81 | 14.34 | 0.280 | 2.143 | 1.371 | 0.204 | 0.019 | 0.640 | 0.772 | 71.021 |
| 78 4 24 | - 81 4 20 | 10.27 | 16.60 | 14.81 | 14.35 | 0.279 | 2.078 | 1.414 | 0.197 | 0.019 | 0.680 | 0.664 | 71.685 |
| 78 5 1 | - 81 4 27 | 10.30 | 16.79 | 9.34 | 9.05 | 0.174 | 1.362 | 0.920 | 0.189 | 0.019 | 0.675 | 0.442 | 72.127 |
| 78 5 8 | - 81 5 4 | 10.33 | 16.98 | 9.34 | 9.05 | 0.174 | 1.468 | 0.948 | 0.184 | 0.019 | 0.646 | 0.520 | 72.647 |
| 78 5 15 | - 81 5 11 | 10.30 | 17.77 | 9.34 | 9.05 | 0.175 | 1.449 | 1.092 | 0.160 | 0.019 | 0.754 | 0.357 | 73.004 |
| 78 5 22 | - 81 5 19 | 10.28 | 18.11 | 9.34 | 9.05 | 0.174 | 1.349 | 1.154 | 0.151 | 0.019 | 0.855 | 0.195 | 73.199 |
| 78 5 29 | - 81 5 25 | 10.26 | 18.20 | 9.34 | 9.05 | 0.174 | 1.356 | 1.173 | 0.148 | 0.019 | 0.865 | 0.193 | 73.392 |
| 78 6 5 | - 81 6 1 | 10.24 | 18.17 | 23.48 | 22.74 | 0.432 | 3.310 | 2.945 | 0.147 | 0.018 | 0.890 | 0.365 | 73.747 |
| 78 6 12 | - 81 6 8 | 10.22 | 18.47 | 23.48 | 22.74 | 0.431 | 3.276 | 3.083 | 0.140 | 0.018 | 0.941 | 0.193 | 73.940 |
| 78 6 19 | - 81 6 15 | 10.23 | 18.58 | 23.48 | 22.74 | 0.432 | 3.125 | 3.126 | 0.138 | 0.018 | 1.000 | -0.001 | 73.939 |
| 78 6 16 | - 81 6 22 | 10.24 | 18.58 | 23.48 | 22.74 | 0.432 | 3.280 | 3.122 | 0.138 | 0.018 | 0.952 | 0.158 | 74.097 |
| 78 7 3 | - 81 6 29 | 10.25 | 18.67 | 13.63 | 13.20 | 0.247 | 1.980 | 1.832 | 0.135 | 0.018 | 0.925 | 0.148 | 74.245 |
| 78 7 10 | - 81 7 6 | 10.26 | 18.69 | 13.63 | 13.20 | 0.248 | 1.961 | 1.834 | 0.135 | 0.018 | 0.935 | 0.127 | 74.372 |
| 78 7 17 | - 81 7 13 | 10.25 | 18.67 | 13.63 | 13.20 | 0.248 | 2.043 | 1.832 | 0.135 | 0.018 | 0.897 | 0.211 | 74.583 |
| 78 7 24 | - 81 7 20 | 10.25 | 18.73 | 13.63 | 13.20 | 0.248 | 2.181 | 1.847 | 0.134 | 0.018 | 0.847 | 0.334 | 74.917 |
| 78 7 31 | - 81 7 27 | 10.24 | 19.43 | 13.63 | 13.20 | 0.248 | 2.181 | 2.022 | 0.123 | 0.018 | 0.927 | 0.159 | 75.076 |
| 78 8 7 | - 81 8 4 | 10.23 | 20.42 | 23.33 | 22.59 | 0.417 | 3.984 | 3.876 | 0.108 | 0.018 | 0.973 | 0.108 | 75.184 |
| 78 8 14 | - 81 8 10 | 10.23 | 21.28 | 23.33 | 22.59 | 0.417 | 3.802 | 4.225 | 0.099 | 0.018 | 1.111 | -0.423 | 74.761 |
| 78 8 21 | - 81 8 17 | 10.30 | 21.42 | 23.33 | 22.60 | 0.419 | 3.876 | 4.253 | 0.099 | 0.018 | 1.097 | -0.377 | 74.384 |
| 78 8 28 | - 81 8 24 | 10.35 | 21.44 | 23.33 | 22.61 | 0.419 | 4.303 | 4.322 | 0.097 | 0.018 | 1.004 | -0.019 | 74.365 |
| 78 9 7 | - 81 8 31 | 10.40 | 21.44 | 11.77 | 11.41 | 0.210 | 2.156 | 2.170 | 0.097 | 0.018 | 1.006 | -0.014 | 74.351 |
| 78 9 13 | - 81 9 8 | 10.45 | 21.44 | 11.77 | 11.41 | 0.210 | 2.213 | 2.160 | 0.097 | 0.018 | 0.976 | 0.053 | 74.404 |
| 78 9 20 | - 81 9 14 | 10.50 | 21.50 | 11.77 | 11.41 | 0.210 | 2.060 | 2.121 | 0.099 | 0.018 | 1.030 | -0.061 | 74.343 |
| 78 9 25 | - 81 9 21 | 10.57 | 21.50 | 11.77 | 11.41 | 0.210 | 1.892 | 2.107 | 0.100 | 0.018 | 1.114 | -0.215 | 74.128 |
| 78 10 2 | - 81 9 28 | 10.55 | 21.44 | 7.35 | 7.13 | 0.130 | 1.327 | 1.312 | 0.099 | 0.018 | 0.989 | 0.015 | 74.143 |
| 78 10 10 | - 81 10 5 | 10.53 | 21.44 | 7.35 | 7.13 | 0.129 | 1.277 | 1.314 | 0.098 | 0.018 | 1.029 | -0.037 | 74.106 |
| 78 10 14 | - 81 10 13 | 10.57 | 20.69 | 7.35 | 7.13 | 0.130 | 1.206 | 1.213 | 0.107 | 0.018 | 1.006 | -0.007 | 74.099 |
| 78 10 20 | - 81 10 19 | 10.35 | 20.29 | 7.35 | 7.13 | 0.129 | 1.189 | 1.189 | 0.108 | 0.018 | 1.000 | 0.000 | 74.099 |
| 78 10 30 | - 81 10 26 | 11.00 | 20.09 | 7.35 | 7.15 | 0.131 | 1.218 | 1.079 | 0.121 | 0.018 | 0.886 | 0.139 | 74.238 |
| 78 11 6 | - 81 11 2 | 11.00 | 20.09 | 17.53 | 17.04 | 0.336 | 2.684 | 2.572 | 0.131 | 0.019 | 0.958 | 0.112 | 74.350 |
| 78 11 14 | - 81 11 9 | 11.19 | 19.75 | 17.53 | 17.05 | 0.339 | 2.367 | 2.405 | 0.141 | 0.019 | 1.016 | -0.038 | 74.312 |
| 78 11 20 | - 81 11 16 | 11.23 | 18.66 | 17.53 | 17.06 | 0.340 | 2.185 | 2.041 | 0.167 | 0.019 | 0.934 | 0.144 | 74.456 |
| 78 11 27 | - 81 11 23 | 11.21 | 18.00 | 17.53 | 17.05 | 0.338 | 2.281 | 1.831 | 0.185 | 0.019 | 0.803 | 0.450 | 74.906 |
| 78 12 4 | - 81 11 30 | 11.23 | 17.66 | 11.21 | 10.90 | 0.220 | 1.368 | 1.094 | 0.201 | 0.020 | 0.800 | 0.274 | 75.180 |
| 78 12 11 | - 81 12 7 | 11.21 | 17.66 | 11.21 | 10.90 | 0.219 | 1.482 | 1.099 | 0.199 | 0.020 | 0.742 | 0.383 | 75.563 |
| 78 12 18 | - 81 12 12 | 11.21 | 17.66 | 11.21 | 10.90 | 0.220 | 1.537 | 1.099 | 0.200 | 0.020 | 0.715 | 0.438 | 76.001 |
| 78 12 27 | - 81 12 21 | 11.21 | 17.75 | 11.21 | 10.90 | 0.219 | 1.505 | 1.118 | 0.196 | 0.020 | 0.743 | 0.387 | 76.388 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 81 12 28 | 11.21 | 17.81 | 5.72 | 5.56 | 0.110 | 0.780 | 0.577 | 0.191 | 0.019 | 0.740 | 0.203 | 76.591 |
| 79 1 8 | - 82 1 4 | 11.19 | 17.91 | 5.72 | 5.56 | 0.110 | 0.798 | 0.589 | 0.187 | 0.019 | 0.738 | 0.209 | 76.800 |
| 79 1 15 | - 82 1 11 | 11.35 | 18.00 | 5.72 | 5.56 | 0.111 | 0.843 | 0.582 | 0.191 | 0.019 | 0.690 | 0.261 | 77.061 |
| 79 1 22 | - 82 1 18 | 11.37 | 18.00 | 5.72 | 5.56 | 0.112 | 0.823 | 0.580 | 0.193 | 0.020 | 0.705 | 0.243 | 77.304 |
| 79 1 29 | - 82 1 25 | 11.33 | 18.31 | 5.72 | 5.56 | 0.111 | 0.824 | 0.617 | 0.180 | 0.019 | 0.749 | 0.207 | 77.511 |
| 79 2 5 | - 82 2 1 | 11.23 | 18.42 | 16.34 | 15.90 | 0.311 | 2.438 | 1.829 | 0.170 | 0.019 | 0.750 | 0.609 | 78.120 |
| 79 2 12 | - 82 2 8 | 11.23 | 18.46 | 16.34 | 15.90 | 0.312 | 2.482 | 1.902 | 0.164 | 0.019 | 0.766 | 0.580 | 78.700 |
| 79 2 19 | - 82 2 15 | 11.21 | 18.69 | 16.34 | 15.89 | 0.311 | 2.426 | 1.917 | 0.162 | 0.019 | 0.790 | 0.509 | 79.209 |
| 79 2 26 | - 82 2 22 | 11.17 | 19.25 | 16.34 | 15.89 | 0.311 | 2.145 | 2.098 | 0.148 | 0.019 | 0.978 | 0.047 | 79.256 |
| 79 3 5 | - 82 3 1 | 11.12 | 19.31 | 24.00 | 23.34 | 0.452 | 3.172 | 3.131 | 0.144 | 0.019 | 0.987 | 0.041 | 79.297 |
| 79 3 12 | - 82 3 8 | 11.02 | 19.31 | 24.00 | 23.33 | 0.450 | 3.167 | 3.174 | 0.142 | 0.019 | 1.002 | -0.007 | 79.290 |
| 79 3 19 | - 82 3 15 | 11.02 | 19.19 | 24.00 | 23.33 | 0.451 | 3.231 | 3.122 | 0.144 | 0.019 | 0.966 | 0.109 | 79.399 |
| 79 3 26 | - 82 3 22 | 11.00 | 19.14 | 24.00 | 23.33 | 0.450 | 3.086 | 3.108 | 0.145 | 0.019 | 1.007 | -0.022 | 79.377 |
| 79 4 2 | - 82 3 29 | 11.00 | 19.01 | 10.58 | 10.28 | 0.197 | 1.465 | 1.345 | 0.146 | 0.019 | 0.918 | 0.120 | 79.497 |
| 79 4 9 | - 82 4 5 | 11.00 | 19.04 | 10.58 | 10.28 | 0.196 | 1.454 | 1.351 | 0.145 | 0.019 | 0.929 | 0.103 | 79.600 |
| 79 4 17 | - 82 4 13 | 11.00 | 19.00 | 10.58 | 10.28 | 0.196 | 1.364 | 1.343 | 0.146 | 0.019 | 0.985 | 0.021 | 79.621 |
| 79 4 23 | - 82 4 19 | 11.00 | 19.00 | 10.58 | 10.28 | 0.197 | 1.275 | 1.343 | 0.147 | 0.019 | 1.053 | -0.068 | 79.553 |
| 79 4 30 | - 82 4 26 | 11.00 | 19.00 | 10.58 | 10.28 | 0.197 | 1.245 | 1.343 | 0.147 | 0.019 | 1.079 | -0.098 | 79.455 |
| 79 5 7 | - 82 5 3 | 11.00 | 19.02 | 13.27 | 12.90 | 0.253 | 1.656 | 1.689 | 0.150 | 0.019 | 1.020 | -0.033 | 79.422 |
| 79 5 14 | - 82 5 10 | 11.00 | 19.00 | 13.27 | 12.90 | 0.252 | 1.544 | 1.684 | 0.150 | 0.019 | 1.091 | -0.140 | 79.282 |
| 79 5 22 | - 82 5 17 | 11.00 | 18.98 | 13.27 | 12.90 | 0.252 | 1.617 | 1.679 | 0.150 | 0.019 | 1.038 | -0.062 | 79.220 |
| 79 5 28 | - 82 5 25 | 11.00 | 18.96 | 13.27 | 12.90 | 0.252 | 1.615 | 1.674 | 0.151 | 0.019 | 1.037 | -0.059 | 79.161 |

END OF DATA
READY.

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 80 12 29 | 11.85 | 15.85 | 22.97 | 21.90 | 1.081 | 2.231 | 1.637 | 0.660 | 0.047 | 0.734 | 0.594 | 0.594 |
| 76 1 12 | - 81 1 5 | 11.84 | 15.83 | 22.97 | 21.90 | 1.082 | 2.192 | 1.631 | 0.663 | 0.047 | 0.744 | 0.561 | 1.155 |
| 76 1 19 | - 81 1 12 | 11.83 | 15.71 | 22.97 | 21.90 | 1.081 | 2.346 | 1.561 | 0.693 | 0.047 | 0.665 | 0.785 | 1.940 |
| 76 1 26 | - 81 1 19 | 11.82 | 15.50 | 22.97 | 21.90 | 1.081 | 2.429 | 1.435 | 0.753 | 0.047 | 0.591 | 0.994 | 2.934 |
| 76 2 2 | - 81 1 26 | 11.81 | 15.48 | 34.12 | 32.53 | 1.583 | 3.735 | 2.122 | 0.746 | 0.046 | 0.568 | 1.613 | 4.547 |
| 76 2 9 | - 81 2 2 | 11.80 | 15.43 | 34.12 | 32.53 | 1.583 | 3.807 | 2.084 | 0.760 | 0.046 | 0.547 | 1.723 | 6.270 |
| 76 2 16 | - 81 2 9 | 11.82 | 15.45 | 34.12 | 32.53 | 1.582 | 4.037 | 2.084 | 0.759 | 0.046 | 0.516 | 1.953 | 8.223 |
| 76 2 23 | - 81 2 16 | 11.84 | 15.49 | 34.12 | 32.54 | 1.582 | 4.464 | 2.103 | 0.752 | 0.046 | 0.471 | 2.361 | 10.584 |
| 76 3 1 | - 81 2 23 | 11.86 | 15.55 | 36.14 | 34.47 | 1.643 | 4.379 | 2.267 | 0.725 | 0.045 | 0.518 | 2.112 | 12.696 |
| 76 3 8 | - 81 3 2 | 11.88 | 15.52 | 36.14 | 34.48 | 1.643 | 4.617 | 2.217 | 0.741 | 0.045 | 0.480 | 2.400 | 15.096 |
| 76 3 15 | - 81 3 9 | 11.90 | 15.64 | 36.14 | 34.48 | 1.642 | 4.258 | 2.317 | 0.709 | 0.045 | 0.544 | 1.941 | 17.037 |
| 76 3 22 | - 81 3 16 | 11.94 | 15.80 | 36.14 | 34.49 | 1.641 | 4.151 | 2.437 | 0.673 | 0.045 | 0.587 | 1.714 | 18.751 |
| 76 3 29 | - 81 3 23 | 11.97 | 15.86 | 36.14 | 34.50 | 1.641 | 4.442 | 2.467 | 0.665 | 0.045 | 0.555 | 1.975 | 20.726 |
| 76 4 5 | - 81 3 30 | 12.00 | 15.89 | 69.97 | 66.80 | 3.115 | 8.509 | 4.775 | 0.652 | 0.045 | 0.561 | 3.734 | 24.460 |
| 76 4 12 | - 81 4 6 | 12.03 | 16.00 | 69.97 | 66.81 | 3.114 | 9.464 | 4.929 | 0.632 | 0.045 | 0.521 | 4.535 | 28.995 |
| 76 4 19 | - 81 4 13 | 12.02 | 16.34 | 69.97 | 66.81 | 3.113 | 9.571 | 5.597 | 0.556 | 0.044 | 0.585 | 3.974 | 32.969 |
| 76 4 26 | - 81 4 20 | 12.01 | 16.54 | 69.97 | 66.80 | 3.114 | 9.519 | 5.995 | 0.519 | 0.045 | 0.630 | 3.524 | 36.493 |
| 76 5 3 | - 81 4 27 | 12.00 | 16.75 | 60.64 | 57.89 | 2.639 | 8.614 | 5.554 | 0.475 | 0.044 | 0.645 | 3.060 | 39.553 |
| 76 5 10 | - 81 5 4 | 11.99 | 17.00 | 60.64 | 57.88 | 2.638 | 9.391 | 5.975 | 0.442 | 0.044 | 0.636 | 3.416 | 42.969 |
| 76 5 17 | - 81 5 11 | 11.99 | 17.83 | 60.64 | 57.88 | 2.639 | 9.329 | 7.293 | 0.362 | 0.044 | 0.782 | 2.036 | 45.005 |
| 76 5 24 | - 81 5 19 | 11.97 | 18.19 | 60.64 | 57.88 | 2.639 | 8.849 | 7.885 | 0.335 | 0.044 | 0.891 | 0.964 | 45.969 |
| 76 5 31 | - 81 5 25 | 11.96 | 18.27 | 60.64 | 57.87 | 2.639 | 8.892 | 8.024 | 0.329 | 0.044 | 0.902 | 0.868 | 46.837 |
| 76 6 7 | - 81 6 1 | 11.94 | 18.27 | 82.46 | 78.69 | 3.519 | 11.742 | 10.954 | 0.321 | 0.043 | 0.933 | 0.788 | 47.625 |
| 76 6 14 | - 81 6 8 | 11.93 | 18.52 | 82.46 | 78.68 | 3.518 | 11.464 | 11.497 | 0.306 | 0.043 | 1.003 | -0.033 | 47.592 |
| 76 6 21 | - 81 6 15 | 11.91 | 18.64 | 82.46 | 78.67 | 3.520 | 11.111 | 11.788 | 0.299 | 0.043 | 1.061 | -0.677 | 46.915 |
| 76 6 28 | - 81 6 22 | 11.89 | 18.64 | 82.46 | 78.66 | 3.519 | 11.464 | 11.830 | 0.297 | 0.043 | 1.032 | -0.366 | 46.549 |
| 76 7 5 | - 81 6 29 | 11.87 | 18.68 | 90.55 | 86.36 | 3.788 | 13.238 | 13.126 | 0.289 | 0.042 | 0.992 | 0.112 | 46.661 |
| 76 7 12 | - 81 7 6 | 11.86 | 18.73 | 90.55 | 86.35 | 3.789 | 13.501 | 13.262 | 0.286 | 0.042 | 0.982 | 0.239 | 46.900 |
| 76 7 19 | - 81 7 13 | 11.85 | 18.70 | 90.55 | 86.35 | 3.789 | 13.657 | 13.218 | 0.287 | 0.042 | 0.968 | 0.439 | 47.339 |
| 76 7 26 | - 81 7 20 | 11.84 | 18.75 | 90.55 | 86.34 | 3.791 | 14.746 | 13.354 | 0.284 | 0.042 | 0.906 | 1.392 | 48.731 |
| 76 8 2 | - 81 7 27 | 11.84 | 19.38 | 66.34 | 63.26 | 2.718 | 10.548 | 10.814 | 0.251 | 0.041 | 1.025 | -0.266 | 48.465 |
| 76 8 9 | - 81 8 4 | 10.83 | 20.44 | 66.34 | 62.78 | 2.533 | 10.423 | 14.085 | 0.180 | 0.038 | 1.351 | -3.662 | 44.803 |
| 76 8 16 | - 81 8 10 | 11.83 | 21.25 | 66.34 | 63.25 | 2.718 | 10.647 | 13.758 | 0.198 | 0.041 | 1.292 | -3.111 | 41.692 |
| 76 8 23 | - 81 8 17 | 11.82 | 21.58 | 66.34 | 63.25 | 2.718 | 10.923 | 14.270 | 0.190 | 0.041 | 1.306 | -3.347 | 38.345 |
| 76 8 30 | - 81 8 24 | 11.80 | 21.69 | 66.34 | 63.24 | 2.718 | 12.070 | 14.465 | 0.188 | 0.041 | 1.198 | -2.395 | 35.950 |
| 76 9 6 | - 81 8 31 | 11.78 | 21.63 | 78.64 | 74.96 | 3.164 | 14.224 | 17.080 | 0.185 | 0.040 | 1.201 | -2.856 | 33.094 |
| 76 9 13 | - 81 9 8 | 11.76 | 21.67 | 78.64 | 74.95 | 3.164 | 14.654 | 17.187 | 0.184 | 0.040 | 1.173 | -2.533 | 30.561 |
| 76 9 20 | - 81 9 14 | 11.72 | 21.46 | 78.64 | 74.93 | 3.166 | 14.338 | 16.889 | 0.187 | 0.040 | 1.178 | -2.551 | 28.010 |
| 76 9 27 | - 81 9 21 | 11.68 | 21.46 | 78.64 | 74.91 | 3.167 | 13.326 | 16.962 | 0.187 | 0.040 | 1.273 | -3.636 | 24.374 |
| 76 10 4 | - 81 9 28 | 11.64 | 21.29 | 85.28 | 81.21 | 3.364 | 16.039 | 18.146 | 0.185 | 0.039 | 1.131 | -2.107 | 22.267 |
| 76 10 11 | - 81 10 5 | 11.60 | 21.25 | 85.28 | 81.18 | 3.367 | 15.538 | 18.148 | 0.186 | 0.039 | 1.168 | -2.610 | 19.657 |
| 76 10 18 | - 81 10 13 | 11.59 | 20.58 | 85.28 | 81.18 | 3.365 | 15.056 | 16.858 | 0.200 | 0.039 | 1.120 | -1.802 | 17.855 |
| 76 10 25 | - 81 10 19 | 11.58 | 20.46 | 85.28 | 81.17 | 3.367 | 14.558 | 16.640 | 0.202 | 0.039 | 1.143 | -2.082 | 15.773 |
| 76 11 1 | - 81 10 26 | 11.57 | 19.88 | 67.38 | 64.13 | 2.608 | 12.755 | 12.242 | 0.213 | 0.039 | 0.960 | 0.513 | 16.286 |
| 76 11 8 | - 81 11 2 | 11.56 | 19.83 | 67.38 | 64.12 | 2.609 | 11.579 | 12.179 | 0.214 | 0.039 | 1.052 | -0.600 | 15.686 |
| 76 11 15 | - 81 11 9 | 11.56 | 19.63 | 67.38 | 64.12 | 2.609 | 10.422 | 11.857 | 0.220 | 0.039 | 1.138 | -1.435 | 14.251 |
| 76 11 22 | - 81 11 16 | 11.48 | 18.75 | 67.38 | 64.08 | 2.611 | 9.814 | 10.547 | 0.248 | 0.039 | 1.075 | -0.733 | 13.518 |
| 76 11 29 | - 81 11 23 | 11.41 | 18.00 | 67.38 | 64.05 | 2.612 | 10.359 | 9.405 | 0.278 | 0.039 | 0.908 | 0.954 | 14.472 |
| 76 12 6 | - 81 11 30 | 11.34 | 17.75 | 77.84 | 73.96 | 3.016 | 11.700 | 10.511 | 0.287 | 0.039 | 0.898 | 1.189 | 15.661 |
| 76 12 13 | - 81 12 7 | 11.27 | 17.75 | 77.84 | 73.92 | 3.016 | 12.372 | 10.651 | 0.283 | 0.039 | 0.861 | 1.721 | 17.382 |
| 76 12 20 | - 81 12 12 | 11.13 | 17.70 | 77.84 | 73.85 | 3.019 | 13.275 | 10.830 | 0.279 | 0.039 | 0.816 | 2.441 | 19.823 |
| 76 12 27 | - 81 12 21 | 11.03 | 17.79 | 77.84 | 73.79 | 3.023 | 12.941 | 11.204 | 0.270 | 0.039 | 0.866 | 1.737 | 21.560 |

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 1.5%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 81 12 28 | 10.94 | 17.92 | 36.45 | 34.53 | 1.450 | 6.453 | 5.447 | 0.266 | 0.040 | 0.844 | 1.006 | 22.566 |
| 77 1 10 | - 82 1 4 | 10.85 | 17.92 | 36.45 | 34.50 | 1.450 | 6.443 | 5.530 | 0.262 | 0.040 | 0.858 | 0.913 | 23.479 |
| 77 1 17 | - 82 1 11 | 10.75 | 18.00 | 36.45 | 34.47 | 1.451 | 6.769 | 5.765 | 0.252 | 0.040 | 0.852 | 1.004 | 24.483 |
| 77 1 24 | - 82 1 18 | 10.62 | 18.17 | 36.45 | 34.44 | 1.453 | 6.711 | 5.963 | 0.244 | 0.040 | 0.888 | 0.748 | 25.231 |
| 77 1 31 | - 82 1 25 | 10.50 | 18.67 | 36.45 | 34.40 | 1.454 | 6.677 | 6.512 | 0.223 | 0.040 | 0.975 | 0.165 | 25.396 |
| 77 2 7 | - 82 2 1 | 10.37 | 18.71 | 61.30 | 57.80 | 2.397 | 11.336 | 11.202 | 0.214 | 0.039 | 0.988 | 0.134 | 25.530 |
| 77 2 14 | - 82 2 8 | 10.25 | 18.88 | 61.30 | 57.74 | 2.397 | 11.773 | 11.625 | 0.206 | 0.039 | 0.987 | 0.148 | 25.678 |
| 77 2 21 | - 82 2 15 | 10.25 | 18.96 | 61.30 | 57.74 | 2.397 | 11.630 | 11.741 | 0.204 | 0.039 | 1.010 | -0.111 | 25.567 |
| 77 2 28 | - 82 2 22 | 10.25 | 19.40 | 61.30 | 57.74 | 2.397 | 10.621 | 12.374 | 0.194 | 0.039 | 1.165 | -1.753 | 23.814 |
| 77 3 7 | - 82 3 1 | 10.25 | 19.55 | 100.17 | 94.36 | 3.835 | 17.408 | 20.567 | 0.186 | 0.038 | 1.181 | -3.159 | 20.655 |
| 77 3 14 | - 82 3 8 | 10.25 | 19.55 | 100.17 | 94.36 | 3.836 | 17.332 | 20.567 | 0.187 | 0.038 | 1.187 | -3.235 | 17.420 |
| 77 3 21 | - 82 3 15 | 10.25 | 19.38 | 100.17 | 94.36 | 3.836 | 17.407 | 20.172 | 0.190 | 0.038 | 1.159 | -2.765 | 14.655 |
| 77 3 28 | - 82 3 22 | 10.25 | 19.32 | 100.17 | 94.36 | 3.836 | 16.683 | 20.032 | 0.191 | 0.038 | 1.201 | -3.349 | 11.306 |
| 77 4 4 | - 82 3 29 | 10.25 | 19.32 | 83.16 | 78.33 | 3.163 | 14.711 | 16.630 | 0.190 | 0.038 | 1.130 | -1.919 | 9.387 |
| 77 4 11 | - 82 4 5 | 10.25 | 19.31 | 83.16 | 78.33 | 3.163 | 14.665 | 16.610 | 0.190 | 0.038 | 1.133 | -1.945 | 7.442 |
| 77 4 18 | - 82 4 13 | 10.27 | 19.25 | 83.16 | 78.34 | 3.164 | 14.459 | 16.455 | 0.192 | 0.038 | 1.138 | -1.996 | 5.446 |
| 77 4 25 | - 82 4 19 | 10.30 | 19.29 | 83.16 | 78.36 | 3.164 | 13.798 | 16.474 | 0.192 | 0.038 | 1.194 | -2.676 | 2.770 |
| 77 5 2 | - 82 4 26 | 10.33 | 19.25 | 86.56 | 81.59 | 3.230 | 14.318 | 17.006 | 0.190 | 0.037 | 1.188 | -2.688 | 0.082 |
| 77 5 9 | - 82 5 3 | 10.36 | 19.29 | 86.56 | 81.61 | 3.229 | 14.750 | 17.026 | 0.190 | 0.037 | 1.154 | -2.276 | -2.194 |
| 77 5 16 | - 82 5 10 | 10.38 | 19.09 | 86.56 | 81.63 | 3.229 | 14.124 | 16.578 | 0.195 | 0.037 | 1.174 | -2.454 | -4.648 |
| 77 5 23 | - 82 5 17 | 10.37 | 19.04 | 86.56 | 81.62 | 3.230 | 14.281 | 16.538 | 0.195 | 0.037 | 1.158 | -2.257 | -6.905 |
| 77 5 30 | - 82 5 25 | 10.36 | 19.03 | 86.56 | 81.61 | 3.230 | 13.823 | 16.497 | 0.196 | 0.037 | 1.193 | -2.674 | -9.579 |

END OF DATA
READY

# EXHIBIT 22

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GAMA FUTURES
(VALUES)

| DATE OF CLAIM | CLAIMS | | | | RESERVES | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 76 1 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILLIONS)

| DATE OF CLAIM | CLAIMS 1YEAR | 2YEAR | 3YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.023 | -0.005 | 0.002 | 0.020 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | 0.020 | 0.020 |
| 77 1 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | -0.004 | 0.002 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.022 | 0.042 |
| 77 1 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.023 | -0.007 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.018 | 0.060 |
| 77 1 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.023 | -0.005 | 0.002 | 0.020 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | 0.020 | 0.080 |
| 77 1 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.019 | -0.004 | 0.002 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.017 | 0.097 |
| 77 2 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | -0.007 | 0.001 | 0.014 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.014 | 0.014 | 0.111 |
| 77 2 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | -0.006 | 0.001 | 0.015 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.015 | 0.015 | 0.126 |
| 77 2 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.019 | -0.004 | 0.002 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.017 | 0.143 |
| 77 2 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.022 | 0.004 | 0.045 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.045 | 0.188 |
| 77 3 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | -0.017 | 0.005 | 0.050 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | 0.050 | 0.238 |
| 77 3 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | -0.017 | 0.005 | 0.050 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | 0.050 | 0.288 |
| 77 3 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.011 | 0.005 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | 0.057 | 0.345 |
| 77 3 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.010 | 0.005 | 0.058 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.058 | 0.058 | 0.403 |
| 77 4 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | -0.004 | 0.002 | 0.026 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | 0.026 | 0.429 |
| 77 4 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | -0.002 | 0.003 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 0.456 |
| 77 4 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | -0.004 | 0.002 | 0.026 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | 0.026 | 0.482 |
| 77 4 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | -0.006 | 0.002 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.024 | 0.506 |
| 77 5 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | -0.019 | 0.005 | 0.051 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | 0.051 | 0.557 |
| 77 5 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.027 | 0.004 | 0.041 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | 0.041 | 0.598 |
| 77 5 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | -0.032 | 0.004 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 0.635 |
| 77 5 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | -0.034 | 0.004 | 0.035 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.035 | 0.670 |
| 77 5 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | -0.037 | 0.003 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 0.701 |
| 77 6 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | -0.042 | 0.005 | 0.049 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.049 | 0.750 |
| 77 6 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | -0.045 | 0.005 | 0.046 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.046 | 0.796 |
| 77 6 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | -0.048 | 0.005 | 0.043 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.043 | 0.839 |
| 77 6 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | -0.057 | 0.004 | 0.033 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.033 | 0.033 | 0.872 |
| 77 7 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.021 | -0.013 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.881 |
| 77 7 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | -0.010 | 0.001 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.011 | 0.892 |
| 77 7 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | -0.013 | 0.001 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.008 | 0.900 |
| 77 7 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.021 | -0.013 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.909 |
| 77 8 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | -0.014 | 0.001 | 0.014 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.014 | 0.014 | 0.923 |
| 77 8 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | -0.013 | 0.002 | 0.016 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.016 | 0.016 | 0.939 |
| 77 8 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | -0.011 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.018 | 0.957 |
| 77 8 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | -0.022 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.961 |
| 77 8 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | -0.023 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.964 |
| 77 9 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | -0.024 | 0.003 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 0.991 |
| 77 9 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | -0.024 | 0.003 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.027 | 0.027 | 1.018 |
| 77 9 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | -0.020 | 0.003 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 1.049 |
| 77 9 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | -0.025 | 0.002 | 0.026 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.026 | 0.026 | 1.075 |
| 77 10 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.022 | 0.003 | 0.034 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.034 | 1.109 |
| 77 10 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.054 | -0.018 | 0.003 | 0.039 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 1.148 |
| 77 10 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | -0.017 | 0.003 | 0.039 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 1.187 |
| 77 10 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.054 | -0.028 | 0.002 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 1.215 |
| 77 10 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | -0.015 | 0.002 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 1.243 |
| 77 11 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | -0.018 | 0.002 | 0.025 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.025 | 0.025 | 1.268 |
| 77 11 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | -0.015 | 0.002 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 1.296 |
| 77 11 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | -0.006 | 0.003 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 1.333 |
| 77 11 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | 0.001 | 0.003 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 1.377 |
| 77 12 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.016 | 0.006 | 0.082 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.082 | 0.082 | 1.459 |
| 77 12 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.008 | 0.006 | 0.074 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.074 | 0.074 | 1.533 |
| 77 12 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.015 | 0.006 | 0.081 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.081 | 0.081 | 1.614 |
| 77 12 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.016 | 0.006 | 0.082 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.082 | 0.082 | 1.696 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GNMA FUTURES
($MLNS)

| | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 1YEAR | | | | 3YEAR | | | | 5YEAR | | | | | | | |
| DATE OF CLAIM | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 78 | 1 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.021 | 0.007 | 0.002 | 0.030 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | 0.030 | 1.726 |
| 78 | 1 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.021 | -0.003 | 0.002 | 0.020 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | 0.020 | 1.746 |
| 78 | 1 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | -0.007 | 0.001 | 0.016 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.016 | 0.016 | 1.762 |
| 78 | 1 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | -0.009 | 0.001 | 0.014 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.014 | 0.014 | 1.776 |
| 78 | 1 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.021 | -0.009 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.013 | 0.013 | 1.789 |
| 78 | 2 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | -0.020 | 0.001 | 0.016 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.016 | 0.016 | 1.805 |
| 78 | 2 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | -0.023 | 0.001 | 0.012 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | 0.012 | 1.817 |
| 78 | 2 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | -0.023 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.013 | 0.013 | 1.830 |
| 78 | 2 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | -0.023 | 0.001 | 0.012 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | 0.012 | 1.842 |
| 78 | 3 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.024 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.013 | 0.013 | 1.855 |
| 78 | 3 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.022 | 0.001 | 0.015 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.015 | 0.015 | 1.870 |
| 78 | 3 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | -0.020 | 0.001 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.017 | 1.887 |
| 78 | 3 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | -0.019 | 0.001 | 0.019 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.019 | 0.019 | 1.906 |
| 78 | 4 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.026 | 0.004 | 0.051 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | 0.051 | 1.957 |
| 78 | 4 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.074 | -0.014 | 0.004 | 0.064 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.064 | 0.064 | 2.021 |
| 78 | 4 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.073 | -0.003 | 0.005 | 0.075 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.075 | 0.075 | 2.096 |
| 78 | 4 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.072 | -0.022 | 0.004 | 0.054 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.054 | 0.054 | 2.150 |
| 78 | 5 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.014 | 0.002 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 2.181 |
| 78 | 5 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.017 | 0.002 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 2.209 |
| 78 | 5 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.009 | 0.002 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 2.246 |
| 78 | 5 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | -0.009 | 0.002 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 2.283 |
| 78 | 5 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | -0.002 | 0.003 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 2.327 |
| 78 | 6 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | 0.001 | 0.003 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 2.371 |
| 78 | 6 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | 0.008 | 0.003 | 0.052 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.052 | 0.052 | 2.423 |
| 78 | 6 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.041 | 0.006 | 0.003 | 0.050 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | 0.050 | 2.473 |
| 78 | 6 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | 0.015 | 0.004 | 0.059 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.059 | 0.059 | 2.532 |
| 78 | 7 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.019 | 0.004 | 0.066 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.066 | 0.066 | 2.598 |
| 78 | 7 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | 0.014 | 0.004 | 0.060 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.060 | 2.658 |
| 78 | 7 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.043 | 0.017 | 0.004 | 0.064 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.064 | 0.064 | 2.722 |
| 78 | 7 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.023 | 0.004 | 0.071 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.071 | 0.071 | 2.793 |
| 78 | 7 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.020 | 0.004 | 0.070 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.070 | 0.070 | 2.863 |
| 78 | 8 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.020 | 0.004 | 0.070 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.070 | 0.070 | 2.933 |
| 78 | 8 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.017 | 0.004 | 0.067 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.067 | 0.067 | 3.000 |
| 78 | 8 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.024 | 0.004 | 0.074 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.074 | 0.074 | 3.074 |
| 78 | 8 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.032 | 0.005 | 0.083 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.083 | 3.157 |
| 78 | 9 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | 0.038 | 0.006 | 0.092 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.092 | 0.092 | 3.249 |
| 78 | 9 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.029 | 0.005 | 0.083 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.083 | 3.332 |
| 78 | 9 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.035 | 0.005 | 0.089 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.089 | 0.089 | 3.421 |
| 78 | 9 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.032 | 0.005 | 0.086 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | 0.086 | 3.507 |
| 78 | 10 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.023 | 0.004 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.062 | 0.062 | 3.569 |
| 78 | 10 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.020 | 0.004 | 0.059 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.059 | 0.059 | 3.628 |
| 78 | 10 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.018 | 0.003 | 0.056 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.056 | 0.056 | 3.684 |
| 78 | 10 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.023 | 0.004 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.062 | 0.062 | 3.746 |
| 78 | 10 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.024 | 0.004 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.062 | 0.062 | 3.808 |
| 78 | 11 6 | 0.011 | 0.000 | 0.000 | 0.011 | 0.057 | 0.040 | 0.006 | 0.103 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.092 | 3.900 |
| 78 | 11 14 | 0.027 | 0.000 | 0.000 | 0.027 | 0.057 | 0.041 | 0.007 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.078 | 3.978 |
| 78 | 11 20 | 0.030 | 0.000 | 0.000 | 0.030 | 0.057 | 0.037 | 0.007 | 0.096 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.096 | 0.066 | 4.044 |
| 78 | 11 27 | 0.032 | 0.000 | 0.000 | 0.032 | 0.057 | 0.071 | 0.007 | 0.135 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.135 | 0.103 | 4.147 |
| 78 | 12 4 | 0.035 | 0.000 | 0.000 | 0.035 | 0.057 | 0.074 | 0.007 | 0.138 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.138 | 0.103 | 4.250 |
| 78 | 12 11 | 0.039 | 0.000 | 0.000 | 0.039 | 0.057 | 0.084 | 0.007 | 0.148 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.148 | 0.109 | 4.359 |
| 78 | 12 18 | 0.044 | 0.000 | 0.000 | 0.044 | 0.057 | 0.126 | 0.007 | 0.190 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.190 | 0.146 | 4.505 |
| 78 | 12 27 | 0.048 | 0.000 | 0.000 | 0.048 | 0.056 | 0.123 | 0.007 | 0.186 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.186 | 0.138 | 4.643 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILNS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | 1YEAR | | | | 3YEAR | | | | 5YEAR | | | | | | | | |
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 79 | 1 | 2 | 0.013 | 0.000 | 0.000 | 0.013 | 0.014 | 0.036 | 0.002 | 0.052 | 0.070 | 0.004 | 0.020 | 0.094 | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | 0.133 | 4.776 |
| 79 | 1 | 8 | 0.014 | 0.000 | 0.000 | 0.014 | 0.014 | 0.031 | 0.002 | 0.047 | 0.070 | 0.001 | 0.020 | 0.091 | 0.000 | 0.000 | 0.000 | 0.000 | 0.138 | 0.124 | 4.900 |
| 79 | 1 | 15 | 0.015 | 0.000 | 0.000 | 0.015 | 0.014 | 0.030 | 0.002 | 0.046 | 0.070 | -0.006 | 0.018 | 0.082 | 0.000 | 0.000 | 0.000 | 0.000 | 0.128 | 0.113 | 5.013 |
| 79 | 1 | 22 | 0.014 | 0.000 | 0.000 | 0.014 | 0.014 | 0.027 | 0.002 | 0.043 | 0.070 | -0.008 | 0.018 | 0.080 | 0.000 | 0.000 | 0.000 | 0.000 | 0.123 | 0.109 | 5.122 |
| 79 | 1 | 29 | 0.014 | 0.000 | 0.000 | 0.014 | 0.014 | 0.022 | 0.002 | 0.038 | 0.104 | -0.003 | 0.029 | 0.130 | 0.000 | 0.000 | 0.000 | 0.000 | 0.168 | 0.154 | 5.276 |
| 79 | 2 | 5 | 0.017 | 0.000 | 0.000 | 0.017 | 0.019 | 0.026 | 0.002 | 0.047 | 0.104 | -0.013 | 0.026 | 0.117 | 0.000 | 0.000 | 0.000 | 0.000 | 0.164 | 0.147 | 5.423 |
| 79 | 2 | 12 | 0.016 | 0.000 | 0.000 | 0.016 | 0.019 | 0.040 | 0.002 | 0.061 | 0.104 | -0.016 | 0.026 | 0.114 | 0.000 | 0.000 | 0.000 | 0.000 | 0.175 | 0.159 | 5.582 |
| 79 | 2 | 19 | 0.009 | 0.000 | 0.000 | 0.009 | 0.019 | 0.033 | 0.002 | 0.054 | 0.104 | -0.003 | 0.029 | 0.130 | 0.000 | 0.000 | 0.000 | 0.000 | 0.184 | 0.175 | 5.757 |
| 79 | 2 | 26 | 0.002 | 0.000 | 0.000 | 0.002 | 0.018 | 0.040 | 0.003 | 0.061 | 0.260 | -0.036 | 0.066 | 0.290 | 0.000 | 0.000 | 0.000 | 0.000 | 0.351 | 0.349 | 6.106 |
| 79 | 3 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.044 | 0.005 | 0.103 | 0.261 | -0.033 | 0.068 | 0.296 | 0.000 | 0.000 | 0.000 | 0.000 | 0.399 | 0.399 | 6.505 |
| 79 | 3 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.047 | 0.005 | 0.107 | 0.261 | -0.047 | 0.064 | 0.278 | 0.000 | 0.000 | 0.000 | 0.000 | 0.385 | 0.385 | 6.890 |
| 79 | 3 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.044 | 0.006 | 0.106 | 0.261 | -0.041 | 0.066 | 0.286 | 0.000 | 0.000 | 0.000 | 0.000 | 0.392 | 0.392 | 7.282 |
| 79 | 3 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.054 | 0.005 | 0.094 | 0.261 | -0.042 | 0.066 | 0.285 | 0.000 | 0.000 | 0.000 | 0.000 | 0.379 | 0.379 | 7.661 |
| 79 | 4 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.048 | 0.069 | 0.007 | 0.124 | 0.281 | -0.054 | 0.070 | 0.297 | 0.000 | 0.000 | 0.000 | 0.000 | 0.421 | 0.421 | 8.082 |
| 79 | 4 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.067 | 0.007 | 0.123 | 0.282 | -0.041 | 0.074 | 0.315 | 0.000 | 0.000 | 0.000 | 0.000 | 0.438 | 0.438 | 8.520 |
| 79 | 4 | 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.050 | 0.074 | 0.007 | 0.133 | 0.282 | -0.048 | 0.072 | 0.306 | 0.000 | 0.000 | 0.000 | 0.000 | 0.439 | 0.439 | 8.959 |
| 79 | 4 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.049 | 0.067 | 0.007 | 0.123 | 0.282 | -0.048 | 0.073 | 0.307 | 0.000 | 0.000 | 0.000 | 0.000 | 0.430 | 0.430 | 9.389 |
| 79 | 4 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.041 | 0.004 | 0.076 | 0.380 | -0.060 | 0.099 | 0.419 | 0.000 | 0.000 | 0.000 | 0.000 | 0.495 | 0.495 | 9.884 |
| 79 | 5 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.038 | 0.004 | 0.073 | 0.380 | -0.076 | 0.095 | 0.399 | 0.000 | 0.000 | 0.000 | 0.000 | 0.472 | 0.472 | 10.356 |
| 79 | 5 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.040 | 0.004 | 0.075 | 0.379 | -0.080 | 0.094 | 0.393 | 0.000 | 0.000 | 0.000 | 0.000 | 0.468 | 0.468 | 10.824 |
| 79 | 5 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.030 | 0.038 | 0.004 | 0.072 | 0.380 | -0.079 | 0.094 | 0.395 | 0.000 | 0.000 | 0.000 | 0.000 | 0.467 | 0.467 | 11.291 |
| 79 | 5 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.029 | 0.038 | 0.004 | 0.071 | 0.380 | -0.098 | 0.087 | 0.369 | 0.000 | 0.000 | 0.000 | 0.000 | 0.440 | 0.440 | 11.731 |
| 79 | 6 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.044 | 0.006 | 0.117 | 0.199 | -0.040 | 0.049 | 0.208 | 0.000 | 0.000 | 0.000 | 0.000 | 0.325 | 0.325 | 12.056 |
| 79 | 6 | 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.047 | 0.006 | 0.118 | 0.199 | -0.037 | 0.049 | 0.211 | 0.000 | 0.000 | 0.000 | 0.000 | 0.329 | 0.329 | 12.385 |
| 79 | 6 | 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.045 | 0.045 | 0.006 | 0.116 | 0.199 | -0.031 | 0.051 | 0.219 | 0.000 | 0.000 | 0.000 | 0.000 | 0.335 | 0.335 | 12.720 |
| 79 | 6 | 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.064 | 0.006 | 0.114 | 0.199 | -0.034 | 0.048 | 0.213 | 0.000 | 0.000 | 0.000 | 0.000 | 0.327 | 0.327 | 13.047 |
| 79 | 7 | 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | 0.058 | 0.007 | 0.116 | 0.230 | -0.045 | 0.054 | 0.239 | 0.000 | 0.000 | 0.000 | 0.000 | 0.355 | 0.355 | 13.402 |
| 79 | 7 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.051 | 0.055 | 0.007 | 0.113 | 0.229 | 0.000 | 0.065 | 0.294 | 0.000 | 0.000 | 0.000 | 0.000 | 0.407 | 0.407 | 13.809 |
| 79 | 7 | 16 | 0.017 | 0.000 | 0.000 | 0.017 | 0.051 | 0.080 | 0.008 | 0.139 | 0.230 | -0.018 | 0.060 | 0.272 | 0.000 | 0.000 | 0.000 | 0.000 | 0.411 | 0.394 | 14.203 |
| 79 | 7 | 24 | 0.032 | 0.000 | 0.000 | 0.032 | 0.050 | 0.091 | 0.008 | 0.149 | 0.229 | -0.012 | 0.060 | 0.277 | 0.000 | 0.000 | 0.000 | 0.000 | 0.426 | 0.394 | 14.597 |
| 79 | 7 | 31 | 0.047 | 0.000 | 0.000 | 0.047 | 0.050 | 0.092 | 0.009 | 0.151 | 0.459 | -0.014 | 0.122 | 0.567 | 0.000 | 0.000 | 0.000 | 0.000 | 0.718 | 0.671 | 15.268 |
| 79 | 8 | 7 | 0.058 | 0.000 | 0.000 | 0.058 | 0.048 | 0.102 | 0.011 | 0.161 | 0.459 | -0.074 | 0.110 | 0.495 | 0.000 | 0.000 | 0.000 | 0.000 | 0.656 | 0.598 | 15.866 |
| 79 | 8 | 14 | 0.072 | 0.000 | 0.000 | 0.072 | 0.048 | 0.103 | 0.010 | 0.161 | 0.459 | -0.046 | 0.117 | 0.530 | 0.000 | 0.000 | 0.000 | 0.000 | 0.691 | 0.619 | 16.485 |
| 79 | 8 | 21 | 0.092 | 0.000 | 0.000 | 0.092 | 0.049 | 0.119 | 0.010 | 0.178 | 0.459 | -0.052 | 0.116 | 0.523 | 0.000 | 0.000 | 0.000 | 0.000 | 0.701 | 0.609 | 17.094 |
| 79 | 8 | 27 | 0.109 | 0.000 | 0.000 | 0.109 | 0.048 | 0.138 | 0.011 | 0.197 | 0.459 | -0.072 | 0.110 | 0.497 | 0.000 | 0.000 | 0.000 | 0.000 | 0.694 | 0.585 | 17.679 |
| 79 | 9 | 4 | 0.085 | 0.000 | 0.000 | 0.085 | 0.032 | 0.116 | 0.008 | 0.156 | 0.318 | -0.047 | 0.077 | 0.348 | 0.000 | 0.000 | 0.000 | 0.000 | 0.504 | 0.419 | 18.098 |
| 79 | 9 | 11 | 0.097 | 0.000 | 0.000 | 0.097 | 0.033 | 0.117 | 0.008 | 0.158 | 0.318 | -0.053 | 0.075 | 0.340 | 0.000 | 0.000 | 0.000 | 0.000 | 0.498 | 0.401 | 18.499 |
| 79 | 9 | 18 | 0.119 | 0.000 | 0.000 | 0.119 | 0.033 | 0.133 | 0.007 | 0.173 | 0.318 | 0.006 | 0.088 | 0.412 | 0.000 | 0.000 | 0.000 | 0.000 | 0.585 | 0.444 | 18.943 |
| 79 | 9 | 25 | 0.135 | 0.000 | 0.000 | 0.135 | 0.033 | 0.125 | 0.007 | 0.165 | 0.318 | -0.024 | 0.079 | 0.373 | 0.000 | 0.000 | 0.000 | 0.000 | 0.538 | 0.403 | 19.348 |
| 79 | 10 | 2 | 0.114 | 0.000 | 0.000 | 0.114 | 0.025 | 0.107 | 0.005 | 0.137 | 0.196 | -0.009 | 0.050 | 0.237 | 0.000 | 0.000 | 0.000 | 0.000 | 0.374 | 0.260 | 19.628 |
| 79 | 10 | 9 | 0.127 | 0.000 | 0.000 | 0.127 | 0.026 | 0.132 | 0.005 | 0.163 | 0.196 | 0.008 | 0.052 | 0.256 | 0.000 | 0.000 | 0.000 | 0.000 | 0.419 | 0.292 | 19.920 |
| 79 | 10 | 16 | 0.140 | 0.104 | 0.000 | 0.244 | 0.025 | 0.153 | 0.005 | 0.183 | 0.196 | 0.063 | 0.060 | 0.319 | 0.000 | 0.000 | 0.000 | 0.000 | 0.502 | 0.258 | 20.178 |
| 79 | 10 | 23 | 0.125 | 0.117 | 0.000 | 0.242 | 0.026 | 0.187 | 0.005 | 0.218 | 0.195 | 0.233 | 0.051 | 0.479 | 0.000 | 0.000 | 0.000 | 0.000 | 0.697 | 0.455 | 20.633 |
| 79 | 10 | 30 | 0.110 | 0.245 | 0.000 | 0.355 | 0.029 | 0.144 | 0.005 | 0.180 | 0.135 | 0.123 | 0.040 | 0.298 | 0.000 | 0.000 | 0.000 | 0.000 | 0.478 | 0.123 | 20.756 |
| 79 | 11 | 4 | 0.057 | 0.249 | 0.000 | 0.306 | 0.017 | 0.084 | 0.003 | 0.106 | 0.134 | 0.126 | 0.038 | 0.298 | 0.000 | 0.000 | 0.000 | 0.000 | 0.404 | 0.098 | 20.854 |
| 79 | 11 | 13 | 0.049 | 0.251 | 0.000 | 0.300 | 0.017 | 0.076 | 0.004 | 0.097 | 0.134 | 0.103 | 0.037 | 0.274 | 0.000 | 0.000 | 0.000 | 0.000 | 0.371 | 0.071 | 20.925 |
| 79 | 11 | 20 | 0.046 | 0.255 | 0.000 | 0.301 | 0.017 | 0.080 | 0.004 | 0.101 | 0.134 | 0.137 | 0.039 | 0.310 | 0.000 | 0.000 | 0.000 | 0.000 | 0.411 | 0.110 | 21.035 |
| 79 | 11 | 27 | 0.045 | 0.255 | 0.000 | 0.300 | 0.018 | 0.051 | 0.004 | 0.073 | 0.134 | 0.044 | 0.039 | 0.217 | 0.000 | 0.000 | 0.000 | 0.000 | 0.290 | -0.010 | 21.025 |
| 79 | 12 | 4 | 0.052 | 0.240 | 0.000 | 0.292 | 0.026 | 0.081 | 0.006 | 0.113 | 0.180 | 0.154 | 0.061 | 0.395 | 0.000 | 0.000 | 0.000 | 0.000 | 0.508 | 0.216 | 21.241 |
| 79 | 12 | 11 | 0.046 | 0.231 | 0.000 | 0.277 | 0.026 | 0.105 | 0.006 | 0.137 | 0.179 | 0.291 | 0.060 | 0.530 | 0.000 | 0.000 | 0.000 | 0.000 | 0.667 | 0.390 | 21.631 |
| 79 | 12 | 18 | 0.033 | 0.186 | 0.000 | 0.219 | 0.026 | 0.089 | 0.005 | 0.120 | 0.179 | 0.297 | 0.063 | 0.539 | 0.000 | 0.000 | 0.000 | 0.000 | 0.659 | 0.446 | 22.071 |
| 79 | 12 | 27 | 0.027 | 0.186 | 0.000 | 0.213 | 0.025 | 0.088 | 0.005 | 0.118 | 0.179 | 0.326 | 0.065 | 0.570 | 0.000 | 0.000 | 0.000 | 0.000 | 0.688 | 0.475 | 22.546 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GAMA FUTURES
(GALNS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 1 | 2 | 0.015 | 0.083 | 0.000 | 0.098 | 0.015 | 0.056 | 0.003 | 0.074 | 0.074 | 0.177 | 0.032 | 0.283 | 0.000 | 0.000 | 0.000 | 0.000 | 0.357 | 0.259 | 22.805 |
| 80 | 1 | 8 | 0.014 | 0.089 | 0.000 | 0.103 | 0.015 | 0.053 | 0.003 | 0.071 | 0.073 | 0.166 | 0.029 | 0.268 | 0.000 | 0.000 | 0.000 | 0.000 | 0.339 | 0.236 | 23.041 |
| 80 | 1 | 15 | 0.013 | 0.095 | 0.000 | 0.108 | 0.015 | 0.059 | 0.004 | 0.078 | 0.072 | 0.189 | 0.029 | 0.290 | 0.000 | 0.000 | 0.000 | 0.000 | 0.368 | 0.260 | 23.301 |
| 80 | 1 | 22 | 0.014 | 0.107 | 0.000 | 0.121 | 0.015 | 0.072 | 0.004 | 0.091 | 0.073 | 0.237 | 0.030 | 0.340 | 0.000 | 0.000 | 0.000 | 0.000 | 0.431 | 0.310 | 23.611 |
| 80 | 1 | 29 | 0.014 | 0.119 | 0.000 | 0.133 | 0.015 | 0.091 | 0.004 | 0.110 | 0.073 | 0.302 | 0.031 | 0.406 | 0.000 | 0.000 | 0.000 | 0.000 | 0.516 | 0.383 | 23.994 |
| 80 | 2 | 5 | 0.025 | 0.258 | 0.000 | 0.283 | 0.018 | 0.133 | 0.006 | 0.157 | 0.133 | 0.675 | 0.062 | 0.870 | 0.000 | 0.000 | 0.000 | 0.000 | 1.027 | 0.744 | 24.738 |
| 80 | 2 | 12 | 0.026 | 0.314 | 0.000 | 0.340 | 0.019 | 0.136 | 0.005 | 0.160 | 0.133 | 0.737 | 0.064 | 0.934 | 0.000 | 0.000 | 0.000 | 0.000 | 1.094 | 0.754 | 25.492 |
| 80 | 2 | 19 | 0.035 | 0.328 | 0.000 | 0.363 | 0.018 | 0.162 | 0.006 | 0.186 | 0.133 | 0.819 | 0.064 | 1.016 | 0.000 | 0.000 | 0.000 | 0.000 | 1.202 | 0.839 | 26.331 |
| 80 | 2 | 26 | 0.036 | 0.344 | 0.000 | 0.380 | 0.018 | 0.165 | 0.006 | 0.189 | 0.133 | 0.835 | 0.065 | 1.033 | 0.000 | 0.000 | 0.000 | 0.000 | 1.222 | 0.842 | 27.173 |
| 80 | 3 | 4 | 0.065 | 1.037 | 0.000 | 1.102 | 0.024 | 0.210 | 0.009 | 0.243 | 0.322 | 1.955 | 0.162 | 2.439 | 0.000 | 0.000 | 0.000 | 0.000 | 2.682 | 1.580 | 28.753 |
| 80 | 3 | 11 | 0.072 | 1.040 | 0.000 | 1.112 | 0.023 | 0.200 | 0.010 | 0.233 | 0.322 | 1.874 | 0.166 | 2.362 | 0.000 | 0.000 | 0.000 | 0.000 | 2.595 | 1.463 | 30.216 |
| 80 | 3 | 18 | 0.092 | 1.215 | 0.000 | 1.307 | 0.023 | 0.210 | 0.010 | 0.243 | 0.322 | 1.933 | 0.166 | 2.421 | 0.000 | 0.000 | 0.000 | 0.000 | 2.664 | 1.357 | 31.573 |
| 80 | 3 | 25 | 0.115 | 1.436 | 0.000 | 1.551 | 0.022 | 0.238 | 0.011 | 0.271 | 0.323 | 2.137 | 0.165 | 2.625 | 0.000 | 0.000 | 0.000 | 0.000 | 2.896 | 1.345 | 32.918 |
| 80 | 4 | 1 | 0.184 | 0.935 | 0.000 | 1.121 | 0.031 | 0.279 | 0.015 | 0.325 | 0.186 | 1.099 | 0.101 | 1.386 | 0.000 | 0.000 | 0.000 | 0.000 | 1.711 | 0.590 | 33.508 |
| 80 | 4 | 8 | 0.212 | 1.078 | 0.000 | 1.292 | 0.032 | 0.264 | 0.016 | 0.312 | 0.187 | 1.055 | 0.103 | 1.345 | 0.000 | 0.000 | 0.000 | 0.000 | 1.657 | 0.375 | 33.883 |
| 80 | 4 | 15 | 0.231 | 1.115 | 0.000 | 1.346 | 0.031 | 0.224 | 0.016 | 0.271 | 0.185 | 0.974 | 0.118 | 1.277 | 0.000 | 0.000 | 0.000 | 0.000 | 1.548 | 0.202 | 34.085 |
| 80 | 4 | 21 | 0.235 | 1.145 | 0.000 | 1.380 | 0.032 | 0.195 | 0.016 | 0.243 | 0.186 | 0.878 | 0.114 | 1.178 | 0.000 | 0.000 | 0.000 | 0.000 | 1.421 | 0.041 | 34.126 |
| 80 | 4 | 28 | 0.202 | 0.998 | 0.000 | 1.200 | 0.031 | 0.150 | 0.016 | 0.197 | 0.174 | 0.727 | 0.111 | 1.014 | 0.000 | 0.000 | 0.000 | 0.000 | 1.211 | 0.011 | 34.137 |
| 80 | 5 | 5 | 0.192 | 0.867 | 0.000 | 1.059 | 0.036 | 0.087 | 0.018 | 0.141 | 0.175 | 0.477 | 0.107 | 0.759 | 0.000 | 0.000 | 0.000 | 0.000 | 0.900 | -0.159 | 33.978 |
| 80 | 5 | 12 | 0.111 | 0.623 | 0.000 | 0.734 | 0.034 | 0.109 | 0.018 | 0.163 | 0.175 | 0.527 | 0.108 | 0.810 | 0.000 | 0.000 | 0.000 | 0.000 | 0.973 | 0.239 | 34.217 |
| 80 | 5 | 16 | 0.059 | 0.478 | 0.000 | 0.537 | 0.034 | 0.131 | 0.019 | 0.186 | 0.174 | 0.572 | 0.104 | 0.852 | 0.000 | 0.000 | 0.000 | 0.000 | 1.038 | 0.501 | 34.718 |
| 80 | 5 | 26 | 0.005 | 0.375 | 0.000 | 0.380 | 0.035 | 0.089 | 0.020 | 0.144 | 0.175 | 0.455 | 0.111 | 0.741 | 0.000 | 0.000 | 0.000 | 0.000 | 0.885 | 0.505 | 35.223 |
| 80 | 6 | 2 | 0.000 | 0.692 | 0.000 | 0.692 | 0.037 | 0.122 | 0.020 | 0.179 | 0.418 | 1.546 | 0.263 | 2.221 | 0.000 | 0.000 | 0.000 | 0.000 | 2.400 | 1.708 | 36.931 |
| 80 | 6 | 9 | 0.000 | 0.723 | 0.000 | 0.723 | 0.037 | 0.120 | 0.020 | 0.177 | 0.417 | 1.156 | 0.272 | 1.845 | 0.000 | 0.000 | 0.000 | 0.000 | 2.022 | 1.299 | 38.230 |
| 80 | 6 | 16 | 0.000 | 0.676 | 0.000 | 0.676 | 0.037 | 0.117 | 0.021 | 0.175 | 0.417 | 0.937 | 0.260 | 1.614 | 0.000 | 0.000 | 0.000 | 0.000 | 1.789 | 1.113 | 39.343 |
| 80 | 6 | 23 | 0.000 | 0.687 | 0.000 | 0.687 | 0.036 | 0.111 | 0.021 | 0.168 | 0.419 | 1.139 | 0.265 | 1.823 | 0.000 | 0.000 | 0.000 | 0.000 | 1.991 | 1.304 | 40.647 |
| 80 | 6 | 30 | 0.000 | 0.571 | 0.000 | 0.571 | 0.022 | 0.066 | 0.012 | 0.100 | 0.349 | 1.294 | 0.235 | 1.878 | 0.000 | 0.000 | 0.000 | 0.000 | 1.978 | 1.407 | 42.054 |
| 80 | 7 | 7 | 0.000 | 0.598 | 0.000 | 0.598 | 0.022 | 0.062 | 0.012 | 0.096 | 0.349 | 1.425 | 0.224 | 1.998 | 0.000 | 0.000 | 0.000 | 0.000 | 2.094 | 1.496 | 43.550 |
| 80 | 7 | 14 | 0.000 | 0.593 | 0.000 | 0.593 | 0.022 | 0.054 | 0.012 | 0.088 | 0.350 | 1.515 | 0.223 | 2.088 | 0.000 | 0.000 | 0.000 | 0.000 | 2.176 | 1.583 | 45.133 |
| 80 | 7 | 21 | 0.000 | 0.607 | 0.000 | 0.607 | 0.023 | 0.048 | 0.011 | 0.082 | 0.350 | 1.345 | 0.233 | 1.928 | 0.000 | 0.000 | 0.000 | 0.000 | 2.010 | 1.403 | 46.536 |
| 80 | 7 | 28 | 0.000 | 0.424 | 0.000 | 0.424 | 0.023 | 0.048 | 0.011 | 0.082 | 0.236 | 1.065 | 0.158 | 1.459 | 0.000 | 0.000 | 0.000 | 0.000 | 1.541 | 1.117 | 47.653 |
| 80 | 8 | 5 | 0.000 | 0.451 | 0.000 | 0.451 | 0.027 | 0.060 | 0.014 | 0.101 | 0.236 | 1.104 | 0.165 | 1.505 | 0.000 | 0.000 | 0.000 | 0.000 | 1.606 | 1.155 | 48.808 |
| 80 | 8 | 11 | 0.000 | 0.479 | 0.000 | 0.479 | 0.028 | 0.053 | 0.013 | 0.094 | 0.236 | 1.192 | 0.160 | 1.588 | 0.000 | 0.000 | 0.000 | 0.000 | 1.682 | 1.203 | 50.011 |
| 80 | 8 | 18 | 0.000 | 0.491 | 0.000 | 0.491 | 0.028 | 0.040 | 0.012 | 0.080 | 0.237 | 1.170 | 0.158 | 1.565 | 0.000 | 0.000 | 0.000 | 0.000 | 1.645 | 1.154 | 51.165 |
| 80 | 8 | 25 | 0.000 | 0.572 | 0.000 | 0.572 | 0.031 | 0.027 | 0.012 | 0.070 | 0.236 | 1.226 | 0.163 | 1.625 | 0.000 | 0.000 | 0.000 | 0.000 | 1.695 | 1.123 | 52.288 |
| 80 | 9 | 2 | 0.000 | 0.675 | 0.000 | 0.675 | 0.042 | 0.015 | 0.013 | 0.070 | 0.247 | 1.284 | 0.183 | 1.714 | 0.000 | 0.000 | 0.000 | 0.000 | 1.784 | 1.109 | 53.396 |
| 80 | 9 | 8 | 0.000 | 0.724 | 0.000 | 0.724 | 0.042 | 0.004 | 0.012 | 0.058 | 0.247 | 1.261 | 0.176 | 1.684 | 0.000 | 0.000 | 0.000 | 0.000 | 1.742 | 1.018 | 54.414 |
| 80 | 9 | 15 | 0.000 | 0.760 | 0.000 | 0.760 | 0.043 | -0.023 | 0.009 | 0.029 | 0.247 | 1.299 | 0.185 | 1.731 | 0.000 | 0.000 | 0.000 | 0.000 | 1.760 | 1.000 | 55.414 |
| 80 | 9 | 22 | 0.000 | 0.770 | 0.000 | 0.770 | 0.044 | -0.034 | 0.008 | 0.018 | 0.247 | 1.409 | 0.183 | 1.839 | 0.000 | 0.000 | 0.000 | 0.000 | 1.857 | 1.087 | 56.501 |
| 80 | 9 | 29 | 0.000 | 0.842 | 0.000 | 0.842 | 0.034 | -0.038 | 0.004 | 0.000 | 0.261 | 1.586 | 0.198 | 2.045 | 0.000 | 0.000 | 0.000 | 0.000 | 2.045 | 1.183 | 57.684 |
| 80 | 10 | 6 | 0.000 | 0.918 | 0.000 | 0.918 | 0.033 | -0.050 | 0.003 | -0.014 | 0.261 | 1.304 | 0.198 | 1.763 | 0.000 | 0.000 | 0.000 | 0.000 | 1.749 | 0.831 | 58.515 |
| 80 | 10 | 14 | 0.000 | 0.936 | 0.000 | 0.936 | 0.035 | -0.058 | 0.001 | -0.022 | 0.261 | 1.150 | 0.194 | 1.605 | 0.000 | 0.000 | 0.000 | 0.000 | 1.583 | 0.647 | 59.162 |
| 80 | 10 | 20 | 0.000 | 0.912 | 0.000 | 0.912 | 0.034 | -0.084 | -0.002 | -0.052 | 0.261 | 1.334 | 0.203 | 1.800 | 0.000 | 0.000 | 0.000 | 0.000 | 1.748 | 0.836 | 59.998 |
| 80 | 10 | 27 | 0.000 | 0.905 | 0.000 | 0.905 | 0.046 | -0.072 | 0.000 | -0.026 | 0.262 | 1.492 | 0.195 | 1.949 | 0.000 | 0.000 | 0.000 | 0.000 | 1.923 | 1.018 | 61.016 |
| 80 | 11 | 3 | 0.000 | 0.752 | 0.000 | 0.752 | 0.042 | -0.067 | 0.000 | -0.025 | 0.215 | 1.237 | 0.162 | 1.614 | 0.000 | 0.000 | 0.000 | 0.000 | 1.589 | 0.837 | 61.853 |
| 80 | 11 | 10 | 0.000 | 0.784 | 0.000 | 0.784 | 0.042 | -0.062 | 0.000 | -0.020 | 0.216 | 1.287 | 0.165 | 1.668 | 0.000 | 0.000 | 0.000 | 0.000 | 1.648 | 0.864 | 62.717 |
| 80 | 11 | 17 | 0.000 | 0.806 | 0.000 | 0.806 | 0.042 | -0.062 | 0.000 | -0.020 | 0.215 | 1.264 | 0.165 | 1.644 | 0.000 | 0.000 | 0.000 | 0.000 | 1.624 | 0.818 | 63.535 |
| 80 | 11 | 24 | 0.000 | 0.812 | 0.000 | 0.812 | 0.041 | -0.042 | 0.003 | 0.002 | 0.215 | 1.189 | 0.170 | 1.574 | 0.000 | 0.000 | 0.000 | 0.000 | 1.576 | 0.764 | 64.299 |
| 80 | 12 | 1 | 0.000 | 0.781 | 0.000 | 0.781 | 0.074 | -0.075 | 0.004 | 0.003 | 0.194 | 1.203 | 0.157 | 1.554 | 0.000 | 0.000 | 0.000 | 0.000 | 1.557 | 0.776 | 65.075 |
| 80 | 12 | 8 | 0.000 | 0.856 | 0.000 | 0.856 | 0.073 | -0.092 | 0.001 | -0.018 | 0.192 | 1.142 | 0.159 | 1.493 | 0.000 | 0.000 | 0.000 | 0.000 | 1.475 | 0.619 | 65.694 |
| 80 | 12 | 15 | 0.000 | 0.924 | 0.000 | 0.924 | 0.072 | -0.075 | 0.002 | -0.001 | 0.193 | 1.201 | 0.160 | 1.554 | 0.000 | 0.000 | 0.000 | 0.000 | 1.553 | 0.629 | 66.323 |
| 80 | 12 | 22 | 0.000 | 0.991 | 0.000 | 0.991 | 0.070 | -0.066 | 0.003 | 0.007 | 0.193 | 0.921 | 0.160 | 1.274 | 0.000 | 0.000 | 0.000 | 0.000 | 1.281 | 0.299 | 66.613 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MBLBS)

| DATE OF CLAIM | CLAIMS 1YEAR | CLAIMS 2YEAR | CLAIMS 5YEAR | CLAIMS TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | RESERVES 2YEAR PREMIUM | 2YEAR SHORT | 2YEAR INVESTMENT | 2YEAR TOTAL | RESERVES 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 0.000 | 0.262 | 1.314 | 1.576 | 0.011 | -0.011 | 0.000 | 0.000 | 0.050 | 0.246 | 0.043 | 0.339 | 0.955 | 0.129 | 0.507 | 1.591 | 1.930 | 0.354 | 66.967 |
| 81 1 5 | 0.000 | 0.265 | 1.308 | 1.573 | 0.010 | -0.010 | 0.000 | 0.000 | 0.049 | 0.229 | 0.041 | 0.319 | 0.955 | 0.088 | 0.516 | 1.559 | 1.878 | 0.305 | 67.272 |
| 81 1 12 | 0.000 | 0.257 | 1.238 | 1.495 | 0.010 | -0.011 | 0.000 | -0.001 | 0.050 | 0.261 | 0.041 | 0.352 | 0.954 | 0.272 | 0.497 | 1.723 | 2.074 | 0.579 | 67.851 |
| 81 1 19 | 0.000 | 0.246 | 1.109 | 1.355 | 0.010 | -0.013 | 0.000 | -0.003 | 0.049 | 0.270 | 0.042 | 0.361 | 0.956 | 0.356 | 0.502 | 1.814 | 2.172 | 0.817 | 68.668 |
| 81 1 26 | 0.000 | 0.244 | 1.638 | 1.882 | 0.011 | -0.016 | -0.001 | -0.006 | 0.050 | 0.274 | 0.042 | 0.368 | 1.395 | 0.666 | 0.742 | 2.823 | 3.185 | 1.303 | 69.971 |
| 81 2 2 | 0.000 | 0.567 | 1.600 | 2.167 | 0.021 | -0.038 | -0.002 | -0.019 | 0.117 | 0.671 | 0.098 | 0.886 | 1.395 | 0.779 | 0.737 | 2.911 | 3.778 | 1.611 | 71.582 |
| 81 2 9 | 0.000 | 0.572 | 1.600 | 2.172 | 0.021 | -0.041 | -0.002 | -0.022 | 0.117 | 0.734 | 0.099 | 0.950 | 1.394 | 1.024 | 0.733 | 3.151 | 4.079 | 1.907 | 73.489 |
| 81 2 16 | 0.000 | 0.572 | 1.619 | 2.191 | 0.021 | -0.048 | -0.003 | -0.030 | 0.117 | 0.803 | 0.100 | 1.020 | 1.395 | 1.411 | 0.770 | 3.576 | 4.566 | 2.375 | 75.864 |
| 81 2 23 | 0.000 | 0.570 | 1.756 | 2.326 | 0.023 | -0.048 | -0.004 | -0.029 | 0.117 | 0.768 | 0.104 | 0.989 | 1.445 | 1.235 | 0.771 | 3.451 | 4.411 | 2.085 | 77.949 |
| 81 3 2 | 0.000 | 1.024 | 1.705 | 2.729 | 0.025 | -0.050 | -0.003 | -0.028 | 0.208 | 1.480 | 0.190 | 1.878 | 1.443 | 1.445 | 0.781 | 3.689 | 5.539 | 2.810 | 80.759 |
| 81 3 9 | 0.000 | 1.042 | 1.806 | 2.848 | 0.026 | -0.044 | -0.003 | -0.023 | 0.208 | 1.354 | 0.197 | 1.759 | 1.444 | 1.122 | 0.771 | 3.337 | 5.073 | 2.295 | 82.944 |
| 81 3 16 | 0.000 | 1.103 | 1.927 | 3.030 | 0.026 | -0.047 | -0.003 | -0.024 | 0.209 | 1.287 | 0.198 | 1.694 | 1.443 | 0.995 | 0.787 | 3.225 | 4.895 | 1.865 | 84.829 |
| 81 3 23 | 0.000 | 1.109 | 1.957 | 3.066 | 0.027 | -0.052 | -0.003 | -0.028 | 0.209 | 1.361 | 0.191 | 1.761 | 1.443 | 1.283 | 0.792 | 3.518 | 5.251 | 2.185 | 87.014 |
| 81 3 30 | 0.000 | 1.095 | 3.789 | 4.884 | 0.019 | -0.027 | -0.001 | -0.009 | 0.206 | 1.339 | 0.188 | 1.733 | 2.730 | 2.495 | 1.499 | 6.724 | 8.448 | 3.564 | 90.578 |
| 81 4 6 | 0.000 | 1.115 | 3.944 | 5.059 | 0.020 | -0.023 | 0.000 | -0.003 | 0.206 | 1.512 | 0.190 | 1.908 | 2.728 | 3.489 | 1.541 | 7.678 | 9.583 | 4.524 | 95.102 |
| 81 4 13 | 0.000 | 1.229 | 4.620 | 5.849 | 0.020 | -0.015 | 0.001 | 0.006 | 0.206 | 1.584 | 0.197 | 1.989 | 2.728 | 3.471 | 1.577 | 7.776 | 9.691 | 3.842 | 98.944 |
| 81 4 20 | 0.000 | 1.272 | 5.022 | 6.294 | 0.021 | -0.012 | 0.001 | 0.010 | 0.207 | 1.447 | 0.193 | 1.847 | 2.729 | 3.408 | 1.596 | 7.733 | 9.590 | 3.296 | 102.240 |
| 81 4 27 | 0.000 | 0.831 | 4.715 | 5.546 | 0.025 | -0.006 | 0.002 | 0.021 | 0.129 | 0.963 | 0.122 | 1.215 | 2.303 | 3.386 | 1.377 | 7.066 | 8.301 | 2.755 | 104.995 |
| 81 5 4 | 0.000 | 0.859 | 5.140 | 5.999 | 0.109 | 0.035 | 0.018 | 0.162 | 0.129 | 1.072 | 0.121 | 1.322 | 2.302 | 4.176 | 1.373 | 7.851 | 9.335 | 3.334 | 108.331 |
| 81 5 11 | 0.103 | 1.004 | 6.472 | 7.579 | 0.104 | 0.120 | 0.018 | 0.242 | 0.129 | 1.052 | 0.124 | 1.305 | 2.302 | 4.094 | 1.393 | 7.789 | 9.336 | 1.757 | 110.088 |
| 81 5 19 | 0.225 | 1.067 | 7.071 | 8.363 | 0.101 | 0.143 | 0.018 | 0.262 | 0.128 | 0.957 | 0.124 | 1.209 | 2.303 | 3.603 | 1.412 | 7.318 | 8.789 | 0.426 | 110.514 |
| 81 5 25 | 0.287 | 1.086 | 7.211 | 8.584 | 0.106 | 0.251 | 0.025 | 0.382 | 0.128 | 0.948 | 0.124 | 1.220 | 2.303 | 3.679 | 1.394 | 7.376 | 8.978 | 0.394 | 110.908 |
| 81 6 1 | 0.249 | 2.725 | 9.850 | 12.824 | 0.078 | 0.164 | 0.017 | 0.259 | 0.315 | 2.331 | 0.321 | 2.967 | 3.061 | 4.702 | 1.915 | 9.678 | 12.904 | 0.080 | 110.988 |
| 81 6 8 | 0.265 | 2.844 | 10.398 | 13.527 | 0.079 | 0.189 | 0.020 | 0.288 | 0.315 | 2.300 | 0.324 | 2.939 | 3.059 | 4.487 | 1.884 | 9.432 | 12.459 | -0.868 | 110.120 |
| 81 6 15 | 0.279 | 2.907 | 10.692 | 13.878 | 0.078 | 0.183 | 0.022 | 0.283 | 0.315 | 2.149 | 0.326 | 2.790 | 3.061 | 4.098 | 1.921 | 9.080 | 12.153 | -1.725 | 108.395 |
| 81 6 22 | 0.274 | 2.983 | 10.735 | 13.912 | 0.079 | 0.194 | 0.021 | 0.294 | 0.316 | 2.300 | 0.329 | 2.945 | 3.061 | 4.535 | 1.868 | 9.464 | 12.703 | -1.209 | 107.186 |
| 81 6 29 | 0.281 | 1.705 | 11.925 | 13.911 | 0.078 | 0.206 | 0.019 | 0.303 | 0.179 | 1.423 | 0.187 | 1.789 | 3.280 | 5.754 | 2.014 | 11.048 | 13.140 | -0.771 | 106.415 |
| 81 7 6 | 0.203 | 1.708 | 12.063 | 13.974 | 0.055 | 0.134 | 0.013 | 0.202 | 0.179 | 1.404 | 0.188 | 1.771 | 3.281 | 5.901 | 2.120 | 11.302 | 13.275 | -0.699 | 105.716 |
| 81 7 13 | 0.207 | 1.705 | 12.018 | 13.930 | 0.055 | 0.137 | 0.013 | 0.205 | 0.179 | 1.472 | 0.198 | 1.849 | 3.282 | 6.110 | 2.089 | 11.481 | 13.535 | -0.395 | 105.321 |
| 81 7 20 | 0.214 | 1.720 | 12.155 | 14.089 | 0.055 | 0.180 | 0.014 | 0.249 | 0.179 | 1.612 | 0.198 | 1.989 | 3.282 | 7.180 | 2.106 | 12.568 | 14.804 | 0.717 | 106.038 |
| 81 7 27 | 0.254 | 1.896 | 9.947 | 12.097 | 0.056 | 0.157 | 0.013 | 0.226 | 0.179 | 1.595 | 0.210 | 1.984 | 2.343 | 5.044 | 1.542 | 8.951 | 11.161 | -0.936 | 105.102 |
| 81 8 4 | 0.431 | 3.663 | 13.257 | 17.351 | 0.076 | 0.242 | 0.019 | 0.337 | 0.300 | 2.951 | 0.382 | 3.633 | 2.184 | 5.384 | 1.341 | 8.909 | 12.879 | -4.472 | 100.630 |
| 81 8 10 | 0.483 | 4.015 | 12.923 | 17.421 | 0.076 | 0.206 | 0.018 | 0.300 | 0.299 | 2.783 | 0.379 | 3.461 | 2.344 | 5.150 | 1.575 | 9.069 | 12.830 | -4.591 | 96.039 |
| 81 8 17 | 0.495 | 4.043 | 13.441 | 17.979 | 0.076 | 0.219 | 0.018 | 0.313 | 0.300 | 2.843 | 0.382 | 3.525 | 2.345 | 5.423 | 1.592 | 9.360 | 13.198 | -4.781 | 91.258 |
| 81 8 24 | 0.503 | 4.112 | 13.638 | 18.253 | 0.077 | 0.277 | 0.018 | 0.372 | 0.301 | 3.251 | 0.390 | 3.942 | 2.344 | 6.588 | 1.592 | 10.524 | 14.838 | -3.415 | 87.843 |
| 81 8 31 | 0.327 | 2.044 | 16.099 | 18.490 | 0.054 | 0.184 | 0.013 | 0.251 | 0.149 | 1.622 | 0.199 | 1.970 | 2.719 | 7.805 | 1.891 | 12.415 | 14.636 | -3.854 | 83.989 |
| 81 9 8 | 0.326 | 2.054 | 16.207 | 18.587 | 0.053 | 0.194 | 0.014 | 0.261 | 0.150 | 1.671 | 0.202 | 2.023 | 2.719 | 8.243 | 1.910 | 12.872 | 15.156 | -3.431 | 80.558 |
| 81 9 14 | 0.314 | 2.015 | 15.906 | 18.235 | 0.054 | 0.170 | 0.014 | 0.238 | 0.149 | 1.532 | 0.195 | 1.876 | 2.719 | 7.853 | 1.997 | 12.569 | 14.683 | -3.552 | 77.006 |
| 81 9 21 | 0.312 | 2.001 | 15.980 | 18.293 | 0.054 | 0.127 | 0.013 | 0.194 | 0.150 | 1.362 | 0.194 | 1.706 | 2.720 | 6.905 | 1.979 | 11.604 | 13.504 | -4.709 | 72.217 |
| 81 9 28 | 0.296 | 1.245 | 17.078 | 18.619 | 0.054 | 0.170 | 0.013 | 0.237 | 0.092 | 0.997 | 0.123 | 1.212 | 2.878 | 9.207 | 2.131 | 14.216 | 15.665 | -2.954 | 69.263 |
| 81 10 5 | 0.830 | 1.248 | 17.081 | 19.159 | 0.159 | 0.466 | 0.044 | 0.669 | 0.092 | 0.943 | 0.127 | 1.162 | 2.879 | 8.447 | 2.194 | 13.740 | 15.571 | -3.588 | 65.675 |
| 81 10 13 | 0.727 | 1.146 | 15.776 | 17.649 | 0.159 | 0.427 | 0.048 | 0.634 | 0.092 | 0.873 | 0.127 | 1.092 | 2.878 | 8.120 | 2.267 | 13.273 | 14.999 | -2.630 | 63.025 |
| 81 10 19 | 0.670 | 1.122 | 15.556 | 17.348 | 0.159 | 0.380 | 0.045 | 0.584 | 0.092 | 0.845 | 0.129 | 1.086 | 2.878 | 7.754 | 2.192 | 12.824 | 14.494 | -2.854 | 60.171 |
| 81 10 26 | 0.616 | 1.010 | 11.376 | 13.002 | 0.157 | 0.454 | 0.041 | 0.652 | 0.093 | 0.887 | 0.115 | 1.095 | 2.221 | 7.340 | 1.798 | 11.379 | 13.126 | 0.124 | 60.295 |
| 81 11 2 | 0.925 | 2.410 | 11.312 | 14.647 | 0.236 | 0.489 | 0.063 | 0.788 | 0.250 | 1.848 | 0.294 | 2.392 | 2.221 | 6.218 | 1.789 | 10.228 | 13.408 | -1.239 | 59.056 |
| 81 11 9 | 0.851 | 2.241 | 10.986 | 14.078 | 0.238 | 0.292 | 0.062 | 0.592 | 0.251 | 1.516 | 0.290 | 2.057 | 2.221 | 5.110 | 1.747 | 9.098 | 11.747 | -2.331 | 56.725 |
| 81 11 16 | 0.578 | 1.874 | 9.663 | 12.115 | 0.237 | 0.172 | 0.064 | 0.473 | 0.252 | 1.321 | 0.296 | 1.869 | 2.222 | 4.484 | 1.801 | 8.507 | 10.849 | -1.266 | 55.459 |
| 81 11 23 | 0.407 | 1.663 | 8.508 | 10.578 | 0.237 | 0.295 | 0.068 | 0.600 | 0.251 | 1.435 | 0.290 | 1.976 | 2.224 | 5.050 | 1.802 | 9.076 | 11.652 | 1.074 | 56.533 |
| 81 11 30 | 0.435 | 0.984 | 9.472 | 10.893 | 0.357 | 0.237 | 0.096 | 0.690 | 0.164 | 0.823 | 0.187 | 1.174 | 2.366 | 5.470 | 2.172 | 10.208 | 12.072 | 1.179 | 57.712 |
| 81 12 7 | 0.173 | 0.991 | 9.613 | 10.777 | 0.371 | 0.349 | 0.098 | 0.818 | 0.163 | 0.941 | 0.187 | 1.291 | 2.366 | 6.218 | 2.124 | 10.708 | 13.017 | 2.240 | 59.952 |
| 81 12 12 | 0.063 | 0.991 | 9.795 | 10.849 | 0.375 | 0.363 | 0.093 | 0.831 | 0.164 | 1.012 | 0.179 | 1.355 | 2.368 | 7.098 | 2.158 | 11.624 | 14.010 | 3.161 | 63.113 |
| 81 12 21 | 0.000 | 1.010 | 10.173 | 11.183 | 0.381 | 0.414 | 0.113 | 0.908 | 0.164 | 0.979 | 0.181 | 1.324 | 2.369 | 6.822 | 2.137 | 11.328 | 13.760 | 2.577 | 65.690 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 2%
SHORT POSITION: ADJUSTED GAMA FUTURES
(SALES)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 81 | 12 28 | | 0.000 | 0.522 | 4.967 | 5.489 | 0.373 | 0.452 | 0.113 | 0.938 | 0.082 | 0.515 | 0.092 | 0.689 | 1.239 | 3.472 | 1.075 | 5.786 | 7.413 | 1.924 | 67.614 |
| 82 | 1 4 | | 0.000 | 0.535 | 5.050 | 5.585 | 0.078 | 0.106 | 0.024 | 0.208 | 0.082 | 0.533 | 0.093 | 0.708 | 1.239 | 3.510 | 1.044 | 5.793 | 6.709 | 1.124 | 68.738 |
| 82 | 1 11 | | 0.004 | 0.527 | 5.288 | 5.819 | 0.077 | 0.115 | 0.023 | 0.215 | 0.082 | 0.574 | 0.092 | 0.748 | 1.240 | 3.854 | 1.038 | 6.132 | 7.095 | 1.276 | 70.014 |
| 82 | 1 18 | | 0.007 | 0.525 | 5.489 | 6.021 | 0.076 | 0.108 | 0.023 | 0.207 | 0.083 | 0.550 | 0.094 | 0.727 | 1.240 | 3.779 | 1.058 | 6.077 | 7.011 | 0.990 | 71.004 |
| 82 | 1 25 | | 0.023 | 0.563 | 6.044 | 6.630 | 0.075 | 0.103 | 0.023 | 0.201 | 0.082 | 0.547 | 0.099 | 0.728 | 1.241 | 3.735 | 1.072 | 6.048 | 6.977 | 0.347 | 71.351 |
| 82 | 2 1 | | 0.024 | 1.673 | 10.419 | 12.116 | 0.077 | 0.109 | 0.023 | 0.209 | 0.230 | 1.650 | 0.290 | 2.170 | 2.035 | 6.485 | 1.777 | 10.297 | 12.676 | 0.560 | 71.911 |
| 82 | 2 8 | | 0.033 | 1.747 | 10.847 | 12.627 | 0.077 | 0.114 | 0.021 | 0.212 | 0.229 | 1.713 | 0.281 | 2.223 | 2.035 | 6.932 | 1.785 | 10.752 | 13.187 | 0.560 | 72.471 |
| 82 | 2 15 | | 0.036 | 1.762 | 10.964 | 12.762 | 0.079 | 0.080 | 0.019 | 0.178 | 0.229 | 1.646 | 0.291 | 2.166 | 2.034 | 6.717 | 1.837 | 10.588 | 12.932 | 0.170 | 72.641 |
| 82 | 2 22 | | 0.047 | 1.944 | 11.604 | 13.615 | 0.077 | 0.043 | 0.021 | 0.141 | 0.229 | 1.370 | 0.293 | 1.892 | 2.035 | 5.707 | 1.842 | 9.584 | 11.617 | -1.998 | 70.643 |
| 82 | 3 1 | | 0.048 | 2.905 | 19.313 | 22.286 | 0.071 | 0.029 | 0.018 | 0.118 | 0.331 | 2.022 | 0.445 | 2.798 | 3.241 | 9.376 | 3.056 | 15.673 | 18.589 | -3.697 | 66.946 |
| 82 | 3 8 | | 0.056 | 2.949 | 19.313 | 22.318 | 0.072 | 0.042 | 0.020 | 0.134 | 0.329 | 2.026 | 0.452 | 2.807 | 3.241 | 9.289 | 3.072 | 15.602 | 18.543 | -3.775 | 63.171 |
| 82 | 3 15 | | 0.044 | 2.896 | 18.914 | 21.854 | 0.072 | 0.056 | 0.021 | 0.149 | 0.329 | 2.088 | 0.455 | 2.872 | 3.241 | 9.417 | 3.046 | 15.704 | 18.725 | -3.129 | 60.042 |
| 82 | 3 22 | | 0.036 | 2.882 | 18.772 | 21.690 | 0.073 | 0.025 | 0.019 | 0.117 | 0.330 | 1.941 | 0.460 | 2.731 | 3.241 | 8.720 | 3.032 | 14.993 | 17.841 | -3.849 | 56.193 |
| 82 | 3 29 | | 0.040 | 1.245 | 15.583 | 16.868 | 0.072 | 0.056 | 0.019 | 0.147 | 0.142 | 0.964 | 0.203 | 1.309 | 2.447 | 8.111 | 2.526 | 13.304 | 14.760 | -2.108 | 54.085 |
| 82 | 4 5 | | 0.047 | 1.251 | 15.544 | 16.842 | 0.105 | 0.047 | 0.024 | 0.176 | 0.143 | 0.952 | 0.204 | 1.299 | 2.447 | 8.046 | 2.545 | 13.758 | 14.733 | -2.129 | 51.956 |
| 82 | 4 13 | | 0.017 | 1.243 | 15.407 | 16.667 | 0.107 | 0.020 | 0.024 | 0.151 | 0.143 | 0.863 | 0.205 | 1.211 | 2.469 | 7.445 | 2.674 | 12.008 | 14.370 | -2.297 | 49.659 |
| 82 | 4 19 | | 0.000 | 1.243 | 15.426 | 16.669 | 0.108 | 0.012 | 0.025 | 0.145 | 0.143 | 0.783 | 0.200 | 1.126 | 2.468 | 7.048 | 2.629 | 12.365 | 13.636 | -3.033 | 46.626 |
| 82 | 4 26 | | 0.000 | 1.243 | 15.913 | 17.156 | 0.121 | 0.002 | 0.025 | 0.148 | 0.143 | 0.762 | 0.196 | 1.101 | 2.712 | 7.345 | 2.739 | 12.816 | 14.065 | -3.091 | 43.535 |
| 82 | 5 3 | | 0.000 | 1.564 | 15.933 | 17.497 | 0.114 | -0.016 | 0.019 | 0.117 | 0.186 | 1.048 | 0.246 | 1.480 | 2.713 | 7.843 | 2.692 | 13.268 | 14.865 | -2.632 | 40.903 |
| 82 | 5 10 | | 0.000 | 1.559 | 15.480 | 17.039 | 0.117 | -0.008 | 0.021 | 0.130 | 0.186 | 0.930 | 0.251 | 1.367 | 2.712 | 7.156 | 2.755 | 12.623 | 14.120 | -2.919 | 37.984 |
| 82 | 5 17 | | 0.000 | 1.554 | 15.439 | 16.993 | 0.119 | 0.012 | 0.025 | 0.156 | 0.186 | 0.993 | 0.258 | 1.437 | 2.712 | 7.352 | 2.730 | 12.794 | 14.387 | -2.606 | 35.378 |
| 82 | 5 25 | | 0.000 | 1.549 | 15.398 | 16.947 | 0.117 | 0.007 | 0.024 | 0.148 | 0.186 | 0.978 | 0.266 | 1.430 | 2.712 | 6.960 | 2.699 | 12.371 | 13.949 | -2.998 | 32.380 |

END OF DATA
READY

# EXHIBITS 23-25

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 77 1 3 | 10.83 | 9.87 | 4.59 | 4.55 | 0.023 | 0.020 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.020 | 0.020 |
| 76 1 12 | - 77 1 10 | 10.81 | 9.78 | 4.59 | 4.55 | 0.024 | 0.022 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.022 | 0.042 |
| 76 1 19 | - 77 1 17 | 10.87 | 9.69 | 4.59 | 4.56 | 0.023 | 0.018 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.018 | 0.060 |
| 76 1 26 | - 77 1 24 | 10.93 | 9.51 | 4.59 | 4.56 | 0.023 | 0.020 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.020 | 0.080 |
| 76 2 2 | - 77 1 31 | 10.99 | 9.35 | 3.84 | 3.81 | 0.019 | 0.017 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.017 | 0.097 |
| 76 2 9 | - 77 2 7 | 11.04 | 9.19 | 3.84 | 3.81 | 0.020 | 0.014 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.014 | 0.111 |
| 76 2 16 | - 77 2 14 | 11.10 | 9.03 | 3.84 | 3.81 | 0.020 | 0.015 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.015 | 0.126 |
| 76 2 23 | - 77 2 21 | 11.15 | 9.11 | 3.84 | 3.81 | 0.019 | 0.017 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.017 | 0.143 |
| 76 3 1 | - 77 2 28 | 11.20 | 9.19 | 12.05 | 11.95 | 0.063 | 0.045 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.045 | 0.188 |
| 76 3 8 | - 77 3 7 | 11.25 | 9.27 | 12.05 | 11.95 | 0.062 | 0.050 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.050 | 0.238 |
| 76 3 15 | - 77 3 14 | 11.30 | 9.35 | 12.05 | 11.95 | 0.062 | 0.050 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.050 | 0.288 |
| 76 3 22 | - 77 3 21 | 11.29 | 9.36 | 12.05 | 11.95 | 0.063 | 0.057 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.057 | 0.345 |
| 76 3 29 | - 77 3 28 | 11.27 | 9.37 | 12.05 | 11.95 | 0.063 | 0.058 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.058 | 0.403 |
| 76 4 5 | - 77 4 4 | 11.25 | 9.37 | 5.31 | 5.27 | 0.028 | 0.026 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.026 | 0.429 |
| 76 4 12 | - 77 4 11 | 11.24 | 9.38 | 5.31 | 5.27 | 0.026 | 0.027 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.027 | 0.456 |
| 76 4 19 | - 77 4 18 | 11.23 | 9.39 | 5.31 | 5.27 | 0.028 | 0.026 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.026 | 0.482 |
| 76 4 26 | - 77 4 25 | 11.21 | 9.40 | 5.31 | 5.27 | 0.028 | 0.024 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.024 | 0.506 |
| 76 5 3 | - 77 5 2 | 11.19 | 9.41 | 12.86 | 12.76 | 0.065 | 0.051 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.051 | 0.557 |
| 76 5 10 | - 77 5 9 | 11.17 | 9.41 | 12.86 | 12.76 | 0.064 | 0.041 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.041 | 0.598 |
| 76 5 17 | - 77 5 16 | 11.16 | 9.42 | 12.86 | 12.76 | 0.065 | 0.037 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.037 | 0.635 |
| 76 5 24 | - 77 5 23 | 11.15 | 9.38 | 12.86 | 12.76 | 0.065 | 0.035 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.035 | 0.670 |
| 76 5 31 | - 77 5 30 | 11.13 | 9.33 | 12.86 | 12.76 | 0.065 | 0.031 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.031 | 0.701 |
| 76 6 7 | - 77 6 6 | 11.11 | 9.28 | 17.59 | 17.45 | 0.086 | 0.049 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.049 | 0.750 |
| 76 6 14 | - 77 6 13 | 11.10 | 9.23 | 17.59 | 17.45 | 0.086 | 0.046 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.046 | 0.796 |
| 76 6 21 | - 77 6 20 | 11.07 | 9.25 | 17.59 | 17.45 | 0.086 | 0.043 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.043 | 0.839 |
| 76 6 28 | - 77 6 27 | 11.05 | 9.27 | 17.59 | 17.45 | 0.086 | 0.033 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.033 | 0.872 |
| 76 7 5 | - 77 7 4 | 11.02 | 9.30 | 4.26 | 4.23 | 0.021 | 0.009 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.009 | 0.881 |
| 76 7 12 | - 77 7 11 | 11.00 | 9.34 | 4.26 | 4.23 | 0.020 | 0.011 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.011 | 0.892 |
| 76 7 19 | - 77 7 18 | 11.02 | 9.33 | 4.26 | 4.23 | 0.020 | 0.008 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.008 | 0.900 |
| 76 7 26 | - 77 7 25 | 11.04 | 9.32 | 4.26 | 4.23 | 0.021 | 0.009 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.009 | 0.909 |
| 76 8 2 | - 77 8 1 | 11.07 | 9.31 | 5.77 | 5.72 | 0.027 | 0.014 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.014 | 0.923 |
| 76 8 9 | - 77 8 8 | 11.10 | 9.30 | 5.77 | 5.72 | 0.027 | 0.016 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.016 | 0.939 |
| 76 8 16 | - 77 8 15 | 11.13 | 9.29 | 5.77 | 5.72 | 0.027 | 0.018 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.018 | 0.957 |
| 76 8 23 | - 77 8 22 | 10.08 | 9.30 | 5.77 | 5.71 | 0.026 | 0.004 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.004 | 0.961 |
| 76 8 30 | - 77 8 29 | 10.02 | 9.30 | 5.77 | 5.71 | 0.026 | 0.003 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.003 | 0.964 |
| 76 9 6 | - 77 9 5 | 10.96 | 9.31 | 10.63 | 10.54 | 0.048 | 0.027 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.027 | 0.991 |
| 76 9 13 | - 77 9 12 | 10.90 | 9.31 | 10.63 | 10.54 | 0.048 | 0.027 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.027 | 1.018 |
| 76 9 20 | - 77 9 19 | 10.90 | 9.31 | 10.63 | 10.54 | 0.048 | 0.031 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.031 | 1.049 |
| 76 9 27 | - 77 9 26 | 10.89 | 9.31 | 10.63 | 10.54 | 0.049 | 0.026 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.026 | 1.075 |
| 76 10 4 | - 77 10 3 | 10.89 | 9.31 | 11.87 | 11.77 | 0.053 | 0.034 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.034 | 1.109 |
| 76 10 11 | - 77 10 10 | 10.89 | 9.31 | 11.87 | 11.77 | 0.054 | 0.039 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.039 | 1.148 |
| 76 10 18 | - 77 10 17 | 10.87 | 9.31 | 11.87 | 11.77 | 0.053 | 0.039 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.039 | 1.187 |
| 76 10 25 | - 77 10 24 | 10.84 | 9.33 | 11.87 | 11.77 | 0.054 | 0.028 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.028 | 1.215 |
| 76 11 1 | - 77 10 31 | 10.81 | 9.35 | 9.26 | 9.18 | 0.041 | 0.028 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.028 | 1.243 |
| 76 11 8 | - 77 11 7 | 10.79 | 9.38 | 9.26 | 9.18 | 0.041 | 0.025 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.025 | 1.268 |
| 76 11 15 | - 77 11 14 | 10.76 | 9.41 | 9.26 | 9.18 | 0.041 | 0.028 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.028 | 1.296 |
| 76 11 22 | - 77 11 21 | 10.59 | 9.38 | 9.26 | 9.18 | 0.040 | 0.037 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.037 | 1.333 |
| 76 11 29 | - 77 11 28 | 10.44 | 9.35 | 9.26 | 9.18 | 0.040 | 0.044 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.044 | 1.377 |
| 76 12 6 | - 77 12 5 | 10.29 | 9.32 | 14.34 | 14.20 | 0.060 | 0.082 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.082 | 1.459 |
| 76 12 13 | - 77 12 12 | 10.14 | 9.29 | 14.34 | 14.20 | 0.060 | 0.074 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.074 | 1.533 |
| 76 12 20 | - 77 12 19 | 10.05 | 9.27 | 14.34 | 14.20 | 0.060 | 0.081 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.081 | 1.614 |
| 76 12 27 | - 77 12 26 | 9.96 | 9.25 | 14.34 | 14.20 | 0.060 | 0.082 | 0.000 | $$ | 0.000 | 0.004 | 0.000 | 0.082 | 1.696 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 78 1 2 | 9.87 | 9.23 | 5.01 | 4.96 | 0.021 | 0.030 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.030 | 1.726 |
| 77 1 10 | - 78 1 9 | 9.78 | 9.21 | 5.01 | 4.96 | 0.021 | 0.020 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.020 | 1.746 |
| 77 1 17 | - 78 1 16 | 9.69 | 9.19 | 5.01 | 4.96 | 0.022 | 0.016 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.016 | 1.762 |
| 77 1 24 | - 78 1 23 | 9.51 | 9.19 | 5.01 | 4.96 | 0.022 | 0.014 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.014 | 1.776 |
| 77 1 31 | - 78 1 30 | 9.35 | 9.19 | 5.01 | 4.96 | 0.021 | 0.013 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.013 | 1.789 |
| 77 2 7 | - 78 2 6 | 9.19 | 9.19 | 8.54 | 8.44 | 0.035 | 0.016 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.016 | 1.805 |
| 77 2 14 | - 78 2 13 | 9.03 | 9.19 | 8.54 | 8.44 | 0.034 | 0.012 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.012 | 1.817 |
| 77 2 21 | - 78 2 20 | 9.11 | 9.28 | 8.54 | 8.44 | 0.035 | 0.013 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.013 | 1.830 |
| 77 2 28 | - 78 2 27 | 9.19 | 9.38 | 8.54 | 8.44 | 0.034 | 0.012 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.012 | 1.842 |
| 77 3 7 | - 78 3 6 | 9.27 | 9.48 | 8.99 | 8.89 | 0.036 | 0.013 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.013 | 1.855 |
| 77 3 14 | - 78 3 13 | 9.35 | 9.58 | 8.99 | 8.89 | 0.036 | 0.015 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.015 | 1.870 |
| 77 3 21 | - 78 3 20 | 9.36 | 9.67 | 8.99 | 8.89 | 0.036 | 0.017 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.017 | 1.887 |
| 77 3 28 | - 78 3 27 | 9.37 | 9.75 | 8.99 | 8.89 | 0.037 | 0.019 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.019 | 1.906 |
| 77 4 4 | - 78 4 3 | 9.37 | 9.83 | 17.98 | 17.79 | 0.073 | 0.051 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.051 | 1.957 |
| 77 4 11 | - 78 4 10 | 9.38 | 9.91 | 17.98 | 17.79 | 0.074 | 0.064 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.064 | 2.021 |
| 77 4 18 | - 78 4 17 | 9.39 | 9.92 | 17.98 | 17.79 | 0.073 | 0.075 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.075 | 2.096 |
| 77 4 25 | - 78 4 24 | 9.40 | 9.94 | 17.98 | 17.79 | 0.072 | 0.054 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.054 | 2.150 |
| 77 5 2 | - 78 5 1 | 9.41 | 9.96 | 10.82 | 10.70 | 0.043 | 0.031 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.031 | 2.181 |
| 77 5 9 | - 78 5 8 | 9.41 | 9.98 | 10.82 | 10.70 | 0.043 | 0.028 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.028 | 2.209 |
| 77 5 16 | - 78 5 15 | 9.42 | 9.95 | 10.82 | 10.70 | 0.044 | 0.037 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.037 | 2.246 |
| 77 5 23 | - 78 5 22 | 9.38 | 9.93 | 10.82 | 10.70 | 0.044 | 0.037 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.037 | 2.283 |
| 77 5 30 | - 78 5 29 | 9.33 | 9.91 | 10.82 | 10.70 | 0.043 | 0.044 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.044 | 2.327 |
| 77 6 6 | - 78 6 5 | 9.28 | 9.89 | 10.39 | 10.27 | 0.040 | 0.044 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.044 | 2.371 |
| 77 6 13 | - 78 6 12 | 9.23 | 9.87 | 10.39 | 10.27 | 0.041 | 0.052 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.052 | 2.423 |
| 77 6 20 | - 78 6 19 | 9.25 | 9.90 | 10.39 | 10.27 | 0.041 | 0.050 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.050 | 2.473 |
| 77 6 27 | - 78 6 26 | 9.27 | 9.93 | 10.39 | 10.27 | 0.040 | 0.059 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.059 | 2.532 |
| 77 7 4 | - 78 7 3 | 9.30 | 9.96 | 11.13 | 11.01 | 0.043 | 0.066 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.066 | 2.598 |
| 77 7 11 | - 78 7 10 | 9.34 | 9.99 | 11.13 | 11.01 | 0.042 | 0.060 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.060 | 2.658 |
| 77 7 18 | - 78 7 17 | 9.33 | 9.97 | 11.13 | 11.01 | 0.043 | 0.064 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.064 | 2.722 |
| 77 7 25 | - 78 7 24 | 9.32 | 9.96 | 11.13 | 11.01 | 0.044 | 0.071 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.071 | 2.793 |
| 77 8 1 | - 78 7 31 | 9.31 | 9.95 | 12.12 | 11.99 | 0.046 | 0.070 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.070 | 2.863 |
| 77 8 8 | - 78 8 7 | 9.30 | 9.93 | 12.12 | 11.99 | 0.046 | 0.070 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.070 | 2.933 |
| 77 8 15 | - 78 8 14 | 9.29 | 9.92 | 12.12 | 11.99 | 0.046 | 0.067 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.067 | 3.000 |
| 77 8 22 | - 78 8 21 | 9.30 | 9.99 | 12.12 | 11.99 | 0.046 | 0.074 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.074 | 3.074 |
| 77 8 29 | - 78 8 28 | 9.30 | 10.08 | 12.12 | 11.99 | 0.046 | 0.083 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.083 | 3.157 |
| 77 9 5 | - 78 9 7 | 9.31 | 10.17 | 13.16 | 13.01 | 0.048 | 0.092 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.092 | 3.249 |
| 77 9 12 | - 78 9 13 | 9.31 | 10.26 | 13.16 | 13.01 | 0.049 | 0.083 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.083 | 3.332 |
| 77 9 19 | - 78 9 20 | 9.31 | 10.34 | 13.16 | 13.01 | 0.049 | 0.089 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.089 | 3.421 |
| 77 9 26 | - 78 9 25 | 9.31 | 10.52 | 13.16 | 13.01 | 0.049 | 0.086 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.086 | 3.507 |
| 77 10 3 | - 78 10 2 | 9.31 | 10.68 | 9.64 | 9.53 | 0.035 | 0.062 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.062 | 3.569 |
| 77 10 10 | - 78 10 10 | 9.31 | 10.84 | 9.64 | 9.53 | 0.035 | 0.059 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.059 | 3.628 |
| 77 10 17 | - 78 10 16 | 9.31 | 11.00 | 9.64 | 9.53 | 0.035 | 0.056 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.056 | 3.684 |
| 77 10 24 | - 78 10 20 | 9.33 | 11.16 | 9.64 | 9.53 | 0.035 | 0.062 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.062 | 3.746 |
| 77 10 31 | - 78 10 30 | 9.35 | 11.31 | 9.64 | 9.53 | 0.034 | 0.062 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.062 | 3.808 |
| 77 11 7 | - 78 11 6 | 9.38 | 11.47 | 15.97 | 15.80 | 0.057 | 0.103 | 0.011 | ## | 5.182 | 0.004 | 0.107 | 0.092 | 3.900 |
| 77 11 14 | - 78 11 14 | 9.41 | 11.63 | 15.97 | 15.80 | 0.057 | 0.105 | 0.027 | ## | 2.111 | 0.004 | 0.257 | 0.078 | 3.978 |
| 77 11 21 | - 78 11 20 | 9.38 | 11.62 | 15.97 | 15.80 | 0.057 | 0.096 | 0.030 | ## | 1.900 | 0.004 | 0.312 | 0.066 | 4.044 |
| 77 11 28 | - 78 11 27 | 9.35 | 11.61 | 15.97 | 15.80 | 0.057 | 0.135 | 0.032 | ## | 1.781 | 0.004 | 0.237 | 0.103 | 4.147 |
| 77 12 5 | - 78 12 4 | 9.32 | 11.60 | 16.32 | 16.14 | 0.057 | 0.138 | 0.035 | ## | 1.629 | 0.003 | 0.254 | 0.103 | 4.250 |
| 77 12 12 | - 78 12 11 | 9.29 | 11.60 | 16.32 | 16.14 | 0.057 | 0.148 | 0.039 | ## | 1.462 | 0.003 | 0.264 | 0.109 | 4.359 |
| 77 12 19 | - 78 12 18 | 9.27 | 11.62 | 16.32 | 16.14 | 0.057 | 0.190 | 0.044 | ## | 1.295 | 0.003 | 0.232 | 0.146 | 4.505 |
| 77 12 26 | - 78 12 27 | 9.25 | 11.63 | 16.32 | 16.14 | 0.056 | 0.186 | 0.048 | ## | 1.167 | 0.003 | 0.258 | 0.138 | 4.643 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 79 1 2 | 9.23 | 11.64 | 4.18 | 4.14 | 0.014 | 0.052 | 0.013 | 1.077 | 0.003 | 0.250 | 0.039 | 4.682 |
| 78 1 9 | 79 1 8 | 9.21 | 11.65 | 4.18 | 4.14 | 0.014 | 0.047 | 0.014 | 1.000 | 0.003 | 0.298 | 0.033 | 4.715 |
| 78 1 16 | 79 1 15 | 9.19 | 11.66 | 4.18 | 4.14 | 0.014 | 0.046 | 0.015 | 0.933 | 0.003 | 0.326 | 0.031 | 4.746 |
| 78 1 23 | 79 1 22 | 9.19 | 11.63 | 4.18 | 4.14 | 0.014 | 0.043 | 0.014 | 1.000 | 0.003 | 0.326 | 0.029 | 4.775 |
| 78 1 30 | 79 1 29 | 9.19 | 11.61 | 4.18 | 4.14 | 0.014 | 0.038 | 0.014 | 1.000 | 0.003 | 0.368 | 0.024 | 4.799 |
| 78 2 6 | 79 2 5 | 9.19 | 11.59 | 5.51 | 5.45 | 0.019 | 0.047 | 0.017 | 1.118 | 0.003 | 0.362 | 0.030 | 4.829 |
| 78 2 13 | 79 2 12 | 9.19 | 11.57 | 5.51 | 5.45 | 0.019 | 0.061 | 0.016 | 1.188 | 0.003 | 0.262 | 0.045 | 4.874 |
| 78 2 20 | 79 2 19 | 9.28 | 11.50 | 5.51 | 5.45 | 0.019 | 0.054 | 0.009 | 2.111 | 0.003 | 0.167 | 0.045 | 4.919 |
| 78 2 27 | 79 2 26 | 9.38 | 11.42 | 5.51 | 5.45 | 0.018 | 0.061 | 0.002 | 9.000 | 0.003 | 0.033 | 0.059 | 4.978 |
| 78 3 6 | 79 3 5 | 9.48 | 11.35 | 9.98 | 9.87 | 0.034 | 0.103 | 0.000 | 0.000 | 0.003 | 0.000 | 0.103 | 5.081 |
| 78 3 13 | 79 3 12 | 9.58 | 11.28 | 9.98 | 9.87 | 0.035 | 0.107 | 0.000 | 0.000 | 0.004 | 0.000 | 0.107 | 5.188 |
| 78 3 20 | 79 3 19 | 9.67 | 11.27 | 9.98 | 9.87 | 0.034 | 0.106 | 0.000 | 0.000 | 0.003 | 0.000 | 0.106 | 5.294 |
| 78 3 27 | 79 3 26 | 9.75 | 11.26 | 9.98 | 9.87 | 0.035 | 0.094 | 0.000 | 0.000 | 0.004 | 0.000 | 0.094 | 5.388 |
| 78 4 3 | 79 4 2 | 9.83 | 11.25 | 13.88 | 13.74 | 0.048 | 0.124 | 0.000 | 0.000 | 0.003 | 0.000 | 0.124 | 5.512 |
| 78 4 10 | 79 4 9 | 9.91 | 11.24 | 13.88 | 13.74 | 0.049 | 0.123 | 0.000 | 0.000 | 0.004 | 0.000 | 0.123 | 5.635 |
| 78 4 17 | 79 4 17 | 9.92 | 11.24 | 13.88 | 13.74 | 0.050 | 0.133 | 0.000 | 0.000 | 0.004 | 0.000 | 0.133 | 5.768 |
| 78 4 24 | 79 4 23 | 9.94 | 11.24 | 13.88 | 13.74 | 0.049 | 0.123 | 0.000 | 0.000 | 0.004 | 0.000 | 0.123 | 5.891 |
| 78 5 1 | 79 4 30 | 9.96 | 11.25 | 8.40 | 8.32 | 0.031 | 0.076 | 0.000 | 0.000 | 0.004 | 0.000 | 0.076 | 5.967 |
| 78 5 8 | 79 5 7 | 9.98 | 11.25 | 8.40 | 8.32 | 0.031 | 0.073 | 0.000 | 0.000 | 0.004 | 0.000 | 0.073 | 6.040 |
| 78 5 15 | 79 5 14 | 9.95 | 11.25 | 8.40 | 8.32 | 0.031 | 0.075 | 0.000 | 0.000 | 0.004 | 0.000 | 0.075 | 6.115 |
| 78 5 22 | 79 5 22 | 9.93 | 11.32 | 8.40 | 8.32 | 0.030 | 0.072 | 0.000 | 0.000 | 0.004 | 0.000 | 0.072 | 6.187 |
| 78 5 29 | 79 5 28 | 9.91 | 11.30 | 8.40 | 8.32 | 0.029 | 0.071 | 0.000 | 0.000 | 0.003 | 0.000 | 0.071 | 6.258 |
| 78 6 5 | 79 6 4 | 9.89 | 11.45 | 12.91 | 12.78 | 0.045 | 0.117 | 0.000 | 0.000 | 0.003 | 0.000 | 0.117 | 6.375 |
| 78 6 12 | 79 6 11 | 9.87 | 11.51 | 12.91 | 12.78 | 0.045 | 0.118 | 0.000 | 0.000 | 0.003 | 0.000 | 0.118 | 6.493 |
| 78 6 19 | 79 6 18 | 9.90 | 11.62 | 12.91 | 12.79 | 0.045 | 0.116 | 0.000 | 0.000 | 0.003 | 0.000 | 0.116 | 6.609 |
| 78 6 16 | 79 6 25 | 9.93 | 11.74 | 12.91 | 12.79 | 0.044 | 0.114 | 0.000 | 0.000 | 0.003 | 0.000 | 0.114 | 6.723 |
| 78 7 3 | 79 7 3 | 9.96 | 11.86 | 14.76 | 14.62 | 0.051 | 0.116 | 0.000 | 0.000 | 0.003 | 0.000 | 0.116 | 6.839 |
| 78 7 10 | 79 7 9 | 9.99 | 11.98 | 14.76 | 14.62 | 0.051 | 0.113 | 0.000 | 0.000 | 0.003 | 0.000 | 0.113 | 6.952 |
| 78 7 17 | 79 7 16 | 9.97 | 12.12 | 14.74 | 14.62 | 0.051 | 0.139 | 0.017 | 3.000 | 0.003 | 0.122 | 0.122 | 7.074 |
| 78 7 24 | 79 7 24 | 9.96 | 12.24 | 14.74 | 14.62 | 0.050 | 0.149 | 0.032 | 1.562 | 0.003 | 0.215 | 0.117 | 7.191 |
| 78 7 31 | 79 7 31 | 9.95 | 12.36 | 14.74 | 14.62 | 0.050 | 0.151 | 0.047 | 1.064 | 0.003 | 0.311 | 0.104 | 7.295 |
| 78 8 7 | 79 8 7 | 9.93 | 12.44 | 14.44 | 14.30 | 0.048 | 0.161 | 0.058 | 0.828 | 0.003 | 0.360 | 0.103 | 7.398 |
| 78 8 14 | 79 8 14 | 9.92 | 12.56 | 14.44 | 14.30 | 0.048 | 0.161 | 0.072 | 0.667 | 0.003 | 0.447 | 0.089 | 7.487 |
| 78 8 21 | 79 8 21 | 9.99 | 12.80 | 14.44 | 14.30 | 0.049 | 0.170 | 0.092 | 0.533 | 0.003 | 0.517 | 0.086 | 7.573 |
| 78 8 28 | 79 8 27 | 10.08 | 13.04 | 14.44 | 14.30 | 0.048 | 0.197 | 0.109 | 0.440 | 0.003 | 0.553 | 0.088 | 7.661 |
| 78 9 4 | 79 9 4 | 10.17 | 13.28 | 9.81 | 9.71 | 0.032 | 0.156 | 0.085 | 0.376 | 0.003 | 0.545 | 0.071 | 7.732 |
| 78 9 11 | 79 9 11 | 10.26 | 13.52 | 9.81 | 9.71 | 0.033 | 0.158 | 0.097 | 0.340 | 0.003 | 0.614 | 0.061 | 7.793 |
| 78 9 18 | 79 9 18 | 10.34 | 13.88 | 9.81 | 9.71 | 0.033 | 0.173 | 0.119 | 0.277 | 0.003 | 0.688 | 0.054 | 7.847 |
| 78 9 25 | 79 9 25 | 10.52 | 14.26 | 9.81 | 9.72 | 0.033 | 0.165 | 0.135 | 0.244 | 0.003 | 0.818 | 0.030 | 7.877 |
| 78 10 2 | 79 10 2 | 10.68 | 14.64 | 7.35 | 7.29 | 0.025 | 0.137 | 0.114 | 0.219 | 0.003 | 0.832 | 0.023 | 7.900 |
| 78 10 10 | 79 10 9 | 10.84 | 15.02 | 7.35 | 7.29 | 0.026 | 0.163 | 0.127 | 0.205 | 0.004 | 0.779 | 0.036 | 7.936 |
| 78 10 16 | 79 10 16 | 11.00 | 15.40 | 7.35 | 7.29 | 0.025 | 0.183 | 0.140 | 0.179 | 0.003 | 0.765 | 0.043 | 7.979 |
| 78 10 20 | 79 10 23 | 11.14 | 15.30 | 7.35 | 7.29 | 0.026 | 0.218 | 0.125 | 0.208 | 0.004 | 0.573 | 0.093 | 8.072 |
| 78 10 30 | 79 10 30 | 11.31 | 15.20 | 7.35 | 7.29 | 0.029 | 0.180 | 0.110 | 0.264 | 0.004 | 0.611 | 0.070 | 8.142 |
| 78 11 6 | 79 11 6 | 11.47 | 15.11 | 4.38 | 4.35 | 0.017 | 0.106 | 0.057 | 0.298 | 0.004 | 0.538 | 0.049 | 8.191 |
| 78 11 14 | 79 11 13 | 11.63 | 15.02 | 4.38 | 4.35 | 0.017 | 0.097 | 0.049 | 0.347 | 0.004 | 0.505 | 0.048 | 8.239 |
| 78 11 20 | 79 11 20 | 11.62 | 14.93 | 4.38 | 4.35 | 0.017 | 0.101 | 0.044 | 0.370 | 0.004 | 0.455 | 0.055 | 8.294 |
| 78 11 27 | 79 11 27 | 11.61 | 14.90 | 4.38 | 4.35 | 0.018 | 0.073 | 0.045 | 0.400 | 0.004 | 0.616 | 0.028 | 8.322 |
| 78 12 4 | 79 12 4 | 11.60 | 14.64 | 6.30 | 6.24 | 0.026 | 0.113 | 0.052 | 0.500 | 0.004 | 0.460 | 0.061 | 8.383 |
| 78 12 11 | 79 12 11 | 11.60 | 14.52 | 6.30 | 6.24 | 0.026 | 0.137 | 0.046 | 0.565 | 0.004 | 0.336 | 0.091 | 8.474 |
| 78 12 18 | 79 12 18 | 11.62 | 14.27 | 6.30 | 6.24 | 0.026 | 0.120 | 0.033 | 0.788 | 0.004 | 0.275 | 0.087 | 8.561 |
| 78 12 27 | 79 12 27 | 11.63 | 14.16 | 6.30 | 6.24 | 0.025 | 0.118 | 0.027 | 0.926 | 0.004 | 0.229 | 0.091 | 8.652 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 80 1 2 | 11.64 | 14.16 | 3.70 | 3.67 | 0.015 | 0.074 | 0.015 | 1.000 | 0.004 | 0.203 | 0.059 | 8.711 |
| 79 1 8 | - 80 1 8 | 11.65 | 14.11 | 3.70 | 3.67 | 0.015 | 0.071 | 0.014 | 1.071 | 0.004 | 0.197 | 0.057 | 8.768 |
| 79 1 15 | - 80 1 15 | 11.66 | 14.09 | 3.70 | 3.67 | 0.015 | 0.078 | 0.013 | 1.154 | 0.004 | 0.167 | 0.065 | 8.833 |
| 79 1 22 | - 80 1 22 | 11.63 | 14.09 | 3.70 | 3.67 | 0.015 | 0.091 | 0.014 | 1.071 | 0.004 | 0.154 | 0.077 | 8.910 |
| 79 1 29 | - 80 1 29 | 11.61 | 14.09 | 3.70 | 3.67 | 0.015 | 0.110 | 0.014 | 1.071 | 0.004 | 0.127 | 0.096 | 9.006 |
| 79 2 5 | - 80 2 5 | 11.59 | 14.27 | 4.67 | 4.63 | 0.018 | 0.157 | 0.025 | 0.720 | 0.004 | 0.159 | 0.132 | 9.138 |
| 79 2 12 | - 80 2 12 | 11.57 | 14.27 | 4.67 | 4.63 | 0.019 | 0.160 | 0.026 | 0.731 | 0.004 | 0.162 | 0.134 | 9.272 |
| 79 2 19 | - 80 2 19 | 11.50 | 14.45 | 4.67 | 4.63 | 0.018 | 0.186 | 0.035 | 0.514 | 0.004 | 0.188 | 0.151 | 9.423 |
| 79 2 26 | - 80 3 24 | 11.42 | 14.39 | 4.67 | 4.63 | 0.018 | 0.189 | 0.036 | 0.500 | 0.004 | 0.190 | 0.153 | 9.576 |
| 79 3 5 | - 80 3 4 | 11.35 | 14.68 | 6.17 | 6.12 | 0.024 | 0.243 | 0.065 | 0.369 | 0.004 | 0.267 | 0.178 | 9.754 |
| 79 3 12 | - 80 3 11 | 11.28 | 14.75 | 6.17 | 6.12 | 0.023 | 0.233 | 0.072 | 0.319 | 0.004 | 0.309 | 0.161 | 9.915 |
| 79 3 19 | - 80 3 18 | 11.27 | 15.14 | 6.17 | 6.12 | 0.023 | 0.243 | 0.092 | 0.250 | 0.004 | 0.379 | 0.151 | 10.066 |
| 79 3 26 | - 80 3 25 | 11.26 | 15.61 | 6.17 | 6.12 | 0.022 | 0.271 | 0.115 | 0.191 | 0.004 | 0.424 | 0.156 | 10.222 |
| 79 4 2 | - 80 4 1 | 11.25 | 16.02 | 8.47 | 8.40 | 0.031 | 0.325 | 0.186 | 0.167 | 0.004 | 0.572 | 0.139 | 10.361 |
| 79 4 9 | - 80 4 8 | 11.24 | 16.39 | 8.47 | 8.40 | 0.032 | 0.312 | 0.212 | 0.151 | 0.004 | 0.679 | 0.100 | 10.461 |
| 79 4 17 | - 80 4 15 | 11.24 | 16.68 | 8.47 | 8.40 | 0.031 | 0.271 | 0.231 | 0.134 | 0.004 | 0.852 | 0.040 | 10.501 |
| 79 4 23 | - 80 4 21 | 11.24 | 16.73 | 8.47 | 8.40 | 0.032 | 0.243 | 0.235 | 0.136 | 0.004 | 0.967 | 0.008 | 10.509 |
| 79 4 30 | - 80 4 28 | 11.25 | 16.25 | 8.47 | 8.40 | 0.031 | 0.197 | 0.202 | 0.153 | 0.004 | 1.025 | -0.005 | 10.504 |
| 79 5 7 | - 80 5 5 | 11.25 | 15.75 | 9.65 | 9.57 | 0.036 | 0.141 | 0.192 | 0.188 | 0.004 | 1.362 | -0.051 | 10.453 |
| 79 5 14 | - 80 5 12 | 11.25 | 14.70 | 9.65 | 9.57 | 0.036 | 0.163 | 0.111 | 0.324 | 0.004 | 0.681 | 0.052 | 10.505 |
| 79 5 22 | - 80 5 19 | 11.32 | 14.09 | 9.65 | 9.57 | 0.036 | 0.186 | 0.059 | 0.610 | 0.004 | 0.317 | 0.127 | 10.632 |
| 79 5 28 | - 80 5 26 | 11.38 | 13.45 | 9.65 | 9.57 | 0.035 | 0.144 | 0.005 | 7.000 | 0.004 | 0.035 | 0.139 | 10.771 |
| 79 6 4 | - 80 6 2 | 11.45 | 12.95 | 9.83 | 9.75 | 0.037 | 0.179 | 0.000 | 0.000 | 0.004 | 0.000 | 0.179 | 10.950 |
| 79 6 11 | - 80 6 9 | 11.51 | 12.95 | 9.83 | 9.75 | 0.037 | 0.177 | 0.000 | 0.000 | 0.004 | 0.000 | 0.177 | 11.127 |
| 79 6 18 | - 80 6 16 | 11.62 | 12.89 | 9.83 | 9.75 | 0.037 | 0.175 | 0.000 | 0.000 | 0.004 | 0.000 | 0.175 | 11.302 |
| 79 6 25 | - 80 6 23 | 11.74 | 12.93 | 9.83 | 9.76 | 0.036 | 0.168 | 0.000 | 0.000 | 0.004 | 0.000 | 0.168 | 11.470 |
| 79 7 3 | - 80 6 30 | 11.86 | 12.89 | 5.74 | 5.70 | 0.022 | 0.100 | 0.000 | 0.000 | 0.004 | 0.000 | 0.100 | 11.570 |
| 79 7 9 | - 80 7 7 | 11.98 | 12.91 | 5.74 | 5.70 | 0.022 | 0.096 | 0.000 | 0.000 | 0.004 | 0.000 | 0.096 | 11.666 |
| 79 7 16 | - 80 7 14 | 12.12 | 12.86 | 5.74 | 5.70 | 0.022 | 0.088 | 0.000 | 0.000 | 0.004 | 0.000 | 0.088 | 11.754 |
| 79 7 24 | - 80 7 21 | 12.24 | 12.86 | 5.74 | 5.70 | 0.023 | 0.082 | 0.000 | 0.000 | 0.004 | 0.000 | 0.082 | 11.836 |
| 79 7 31 | - 80 7 28 | 12.36 | 12.84 | 5.74 | 5.70 | 0.023 | 0.082 | 0.000 | 0.000 | 0.004 | 0.000 | 0.082 | 11.918 |
| 79 8 7 | - 80 8 5 | 12.44 | 12.75 | 6.96 | 6.91 | 0.027 | 0.101 | 0.000 | 0.000 | 0.004 | 0.000 | 0.101 | 12.019 |
| 79 8 14 | - 80 8 11 | 12.56 | 12.80 | 6.96 | 6.91 | 0.028 | 0.094 | 0.000 | 0.000 | 0.004 | 0.000 | 0.094 | 12.113 |
| 79 8 21 | - 80 8 18 | 12.80 | 12.80 | 6.96 | 6.92 | 0.028 | 0.080 | 0.000 | 0.000 | 0.004 | 0.000 | 0.080 | 12.193 |
| 79 8 27 | - 80 8 25 | 13.04 | 12.92 | 6.96 | 6.92 | 0.031 | 0.070 | 0.000 | 0.000 | 0.004 | 0.000 | 0.070 | 12.263 |
| 79 9 4 | - 80 9 2 | 13.28 | 13.21 | 9.17 | 9.12 | 0.042 | 0.070 | 0.000 | 0.000 | 0.005 | 0.000 | 0.070 | 12.333 |
| 79 9 11 | - 80 9 8 | 13.52 | 13.25 | 9.17 | 9.12 | 0.042 | 0.058 | 0.000 | 0.000 | 0.005 | 0.000 | 0.058 | 12.391 |
| 79 9 18 | - 80 9 15 | 13.88 | 13.38 | 9.17 | 9.12 | 0.043 | 0.029 | 0.000 | 0.000 | 0.005 | 0.000 | 0.029 | 12.420 |
| 79 9 25 | - 80 9 22 | 14.26 | 13.42 | 9.17 | 9.13 | 0.044 | 0.018 | 0.000 | 0.000 | 0.005 | 0.000 | 0.018 | 12.438 |
| 79 10 2 | - 80 9 29 | 14.64 | 13.60 | 6.88 | 6.85 | 0.034 | 0.000 | 0.000 | 0.000 | 0.005 | 1.000 | 0.000 | 12.438 |
| 79 10 9 | - 80 10 6 | 15.02 | 13.83 | 6.88 | 6.85 | 0.033 | -0.014 | 0.000 | 0.000 | 0.005 | 0.000 | -0.014 | 12.424 |
| 79 10 16 | - 80 10 14 | 15.40 | 13.90 | 6.88 | 6.85 | 0.035 | -0.022 | 0.000 | 0.000 | 0.005 | 0.000 | -0.022 | 12.402 |
| 79 10 23 | - 80 10 20 | 15.30 | 13.85 | 6.88 | 6.85 | 0.034 | -0.052 | 0.000 | 0.000 | 0.005 | 0.000 | -0.052 | 12.350 |
| 79 10 30 | - 80 10 27 | 15.20 | 13.85 | 6.88 | 6.85 | 0.046 | -0.026 | 0.000 | 0.000 | 0.007 | 0.000 | -0.026 | 12.324 |
| 79 11 6 | - 80 11 3 | 15.11 | 13.90 | 6.36 | 6.33 | 0.042 | -0.025 | 0.000 | 0.000 | 0.007 | 0.000 | -0.025 | 12.299 |
| 79 11 13 | - 80 11 10 | 15.02 | 13.96 | 6.36 | 6.33 | 0.042 | -0.020 | 0.000 | 0.000 | 0.007 | 0.000 | -0.020 | 12.279 |
| 79 11 20 | - 80 11 17 | 14.93 | 14.00 | 6.36 | 6.33 | 0.042 | -0.020 | 0.000 | 0.000 | 0.007 | 0.000 | -0.020 | 12.259 |
| 79 11 27 | - 80 11 24 | 14.90 | 14.00 | 6.36 | 6.33 | 0.041 | 0.002 | 0.000 | 0.000 | 0.006 | 0.000 | 0.002 | 12.261 |
| 79 12 4 | - 80 12 1 | 14.64 | 14.21 | 11.40 | 11.34 | 0.074 | 0.003 | 0.000 | 0.000 | 0.006 | 0.000 | 0.003 | 12.264 |
| 79 12 11 | - 80 12 8 | 14.52 | 14.96 | 11.40 | 11.34 | 0.073 | -0.018 | 0.000 | 0.000 | 0.006 | 0.000 | -0.018 | 12.246 |
| 79 12 18 | - 80 12 15 | 14.27 | 15.27 | 11.40 | 11.34 | 0.072 | -0.001 | 0.000 | 0.000 | 0.006 | 0.000 | -0.001 | 12.245 |
| 79 12 27 | - 80 12 22 | 14.16 | 15.60 | 11.40 | 11.34 | 0.070 | 0.007 | 0.000 | 0.000 | 0.006 | 0.000 | 0.007 | 12.252 |

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 80 12 29 | 14.16 | 15.60 | 1.67 | 1.66 | 0.011 | 0.000 | 0.000 | 0.000 | 0.007 | 1.000 | 0.000 | 12.252 |
| 80 1 8 | 81 1 5 | 14.11 | 15.58 | 1.67 | 1.66 | 0.010 | 0.000 | 0.000 | 0.000 | 0.006 | 1.000 | 0.000 | 12.252 |
| 80 1 15 | 81 1 12 | 14.09 | 15.50 | 1.67 | 1.66 | 0.010 | -0.001 | 0.000 | 0.000 | 0.006 | 0.000 | -0.001 | 12.251 |
| 80 1 22 | 81 1 19 | 14.09 | 15.42 | 1.67 | 1.66 | 0.010 | -0.003 | 0.000 | 0.000 | 0.006 | 0.000 | -0.003 | 12.248 |
| 80 1 29 | 81 1 26 | 14.09 | 15.38 | 1.67 | 1.66 | 0.011 | -0.006 | 0.000 | 0.000 | 0.007 | 0.000 | -0.006 | 12.242 |
| 80 2 5 | 81 2 2 | 14.27 | 15.38 | 3.41 | 3.40 | 0.021 | -0.019 | 0.000 | 0.000 | 0.006 | 0.000 | -0.019 | 12.223 |
| 80 2 12 | 81 2 9 | 14.27 | 15.40 | 3.41 | 3.40 | 0.021 | -0.022 | 0.000 | 0.000 | 0.006 | 0.000 | -0.022 | 12.201 |
| 80 2 19 | 81 2 16 | 14.45 | 15.43 | 3.41 | 3.40 | 0.021 | -0.030 | 0.000 | 0.000 | 0.006 | 0.000 | -0.030 | 12.171 |
| 80 2 26 | 81 2 23 | 14.39 | 15.45 | 3.41 | 3.40 | 0.023 | -0.029 | 0.000 | 0.000 | 0.007 | 0.000 | -0.029 | 12.142 |
| 80 3 4 | 81 3 2 | 14.68 | 15.43 | 3.89 | 3.87 | 0.025 | -0.028 | 0.000 | 0.000 | 0.006 | 0.000 | -0.028 | 12.114 |
| 80 3 11 | 81 3 9 | 14.75 | 15.55 | 3.89 | 3.87 | 0.026 | -0.023 | 0.000 | 0.000 | 0.007 | 0.000 | -0.023 | 12.091 |
| 80 3 18 | 81 3 16 | 15.14 | 15.77 | 3.89 | 3.87 | 0.026 | -0.024 | 0.000 | 0.000 | 0.007 | 0.000 | -0.024 | 12.067 |
| 80 3 25 | 81 3 23 | 15.61 | 15.83 | 3.89 | 3.88 | 0.027 | -0.028 | 0.000 | 0.000 | 0.007 | 0.000 | -0.028 | 12.039 |
| 80 4 1 | 81 3 30 | 16.02 | 15.83 | 2.81 | 2.80 | 0.019 | -0.009 | 0.000 | 0.000 | 0.007 | 0.000 | -0.009 | 12.030 |
| 80 4 8 | 81 4 6 | 16.39 | 15.96 | 2.81 | 2.81 | 0.020 | -0.003 | 0.000 | 0.000 | 0.007 | 0.000 | -0.003 | 12.027 |
| 80 4 15 | 81 4 13 | 16.68 | 16.31 | 2.81 | 2.81 | 0.020 | 0.006 | 0.000 | 0.000 | 0.007 | 0.000 | 0.006 | 12.033 |
| 80 4 21 | 81 4 20 | 16.73 | 16.50 | 2.81 | 2.81 | 0.021 | 0.010 | 0.000 | 0.000 | 0.007 | 0.000 | 0.010 | 12.043 |
| 80 4 28 | 81 4 27 | 16.25 | 16.77 | 2.81 | 2.81 | 0.025 | 0.021 | 0.000 | 0.000 | 0.009 | 0.000 | 0.021 | 12.064 |
| 80 5 5 | 81 5 4 | 15.75 | 17.06 | 12.85 | 12.80 | 0.109 | 0.162 | 0.000 | 0.000 | 0.008 | 0.000 | 0.162 | 12.226 |
| 80 5 12 | 81 5 11 | 14.70 | 17.69 | 12.85 | 12.79 | 0.104 | 0.242 | 0.103 | 1.010 | 0.008 | 0.426 | 0.139 | 12.365 |
| 80 5 19 | 81 5 18 | 14.09 | 18.27 | 12.85 | 12.78 | 0.101 | 0.262 | 0.225 | 0.449 | 0.008 | 0.859 | 0.037 | 12.402 |
| 80 5 26 | 81 5 25 | 13.45 | 18.23 | 12.85 | 12.78 | 0.106 | 0.382 | 0.287 | 0.369 | 0.008 | 0.751 | 0.095 | 12.497 |
| 80 6 2 | 81 6 1 | 12.95 | 18.15 | 9.72 | 9.66 | 0.078 | 0.259 | 0.249 | 0.313 | 0.008 | 0.941 | 0.010 | 12.507 |
| 80 6 9 | 81 6 8 | 12.95 | 18.36 | 9.72 | 9.66 | 0.079 | 0.288 | 0.265 | 0.298 | 0.008 | 0.920 | 0.023 | 12.530 |
| 80 6 16 | 81 6 15 | 12.89 | 18.48 | 9.72 | 9.66 | 0.078 | 0.283 | 0.279 | 0.280 | 0.008 | 0.986 | 0.004 | 12.534 |
| 80 6 23 | 81 6 22 | 12.93 | 18.45 | 9.72 | 9.66 | 0.079 | 0.294 | 0.274 | 0.288 | 0.008 | 0.932 | 0.020 | 12.554 |
| 80 6 30 | 81 6 29 | 12.89 | 18.50 | 9.72 | 9.66 | 0.078 | 0.303 | 0.281 | 0.278 | 0.008 | 0.927 | 0.022 | 12.576 |
| 80 7 7 | 81 7 6 | 12.91 | 18.55 | 6.97 | 6.92 | 0.055 | 0.202 | 0.203 | 0.271 | 0.008 | 1.005 | -0.001 | 12.575 |
| 80 7 14 | 81 7 13 | 12.86 | 18.58 | 6.97 | 6.92 | 0.055 | 0.205 | 0.207 | 0.266 | 0.008 | 1.010 | -0.002 | 12.573 |
| 80 7 21 | 81 7 20 | 12.88 | 18.70 | 6.97 | 6.92 | 0.055 | 0.249 | 0.214 | 0.257 | 0.008 | 0.859 | 0.035 | 12.608 |
| 80 7 28 | 81 7 27 | 12.84 | 19.40 | 6.97 | 6.92 | 0.056 | 0.226 | 0.254 | 0.220 | 0.008 | 1.124 | -0.028 | 12.580 |
| 80 8 5 | 81 8 4 | 12.75 | 20.35 | 9.65 | 9.60 | 0.076 | 0.337 | 0.431 | 0.176 | 0.008 | 1.279 | -0.094 | 12.486 |
| 80 8 11 | 81 8 10 | 12.80 | 21.10 | 9.65 | 9.60 | 0.076 | 0.300 | 0.483 | 0.157 | 0.008 | 1.610 | -0.183 | 12.303 |
| 80 8 18 | 81 8 17 | 12.80 | 21.25 | 9.65 | 9.60 | 0.076 | 0.313 | 0.495 | 0.154 | 0.008 | 1.581 | -0.182 | 12.121 |
| 80 8 25 | 81 8 24 | 12.92 | 21.48 | 9.65 | 9.60 | 0.077 | 0.372 | 0.503 | 0.153 | 0.008 | 1.352 | -0.131 | 11.990 |
| 80 9 2 | 81 8 31 | 13.21 | 21.48 | 6.55 | 6.51 | 0.054 | 0.251 | 0.327 | 0.165 | 0.008 | 1.303 | -0.076 | 11.914 |
| 80 9 8 | 81 9 8 | 13.25 | 21.50 | 6.55 | 6.51 | 0.053 | 0.261 | 0.326 | 0.163 | 0.008 | 1.249 | -0.065 | 11.849 |
| 80 9 15 | 81 9 14 | 13.38 | 21.40 | 6.55 | 6.51 | 0.054 | 0.238 | 0.314 | 0.172 | 0.008 | 1.319 | -0.076 | 11.773 |
| 80 9 22 | 81 9 21 | 13.42 | 21.40 | 6.55 | 6.51 | 0.054 | 0.194 | 0.312 | 0.173 | 0.008 | 1.608 | -0.118 | 11.655 |
| 80 9 29 | 81 9 28 | 13.60 | 21.27 | 6.55 | 6.51 | 0.054 | 0.237 | 0.296 | 0.182 | 0.008 | 1.249 | -0.059 | 11.596 |
| 80 10 6 | 81 10 5 | 13.83 | 21.32 | 18.95 | 18.85 | 0.159 | 0.669 | 0.830 | 0.192 | 0.008 | 1.241 | -0.161 | 11.435 |
| 80 10 14 | 81 10 13 | 13.90 | 20.70 | 18.95 | 18.85 | 0.159 | 0.634 | 0.727 | 0.219 | 0.008 | 1.147 | -0.093 | 11.342 |
| 80 10 20 | 81 10 19 | 13.85 | 20.27 | 18.95 | 18.85 | 0.159 | 0.584 | 0.670 | 0.237 | 0.008 | 1.147 | -0.086 | 11.256 |
| 80 10 27 | 81 10 26 | 13.85 | 19.91 | 18.95 | 18.85 | 0.157 | 0.652 | 0.616 | 0.255 | 0.008 | 0.945 | 0.036 | 11.292 |
| 80 11 3 | 81 11 2 | 13.90 | 19.95 | 28.52 | 28.38 | 0.236 | 0.788 | 0.925 | 0.255 | 0.008 | 1.174 | -0.137 | 11.155 |
| 80 11 10 | 81 11 9 | 13.96 | 19.68 | 28.52 | 28.38 | 0.238 | 0.592 | 0.851 | 0.280 | 0.008 | 1.438 | -0.259 | 10.896 |
| 80 11 17 | 81 11 16 | 14.00 | 18.52 | 28.52 | 28.38 | 0.237 | 0.473 | 0.578 | 0.410 | 0.008 | 1.222 | -0.105 | 10.791 |
| 80 11 24 | 81 11 23 | 14.00 | 17.77 | 28.52 | 28.38 | 0.237 | 0.600 | 0.407 | 0.582 | 0.008 | 0.678 | 0.193 | 10.984 |
| 80 12 1 | 81 11 30 | 14.21 | 17.45 | 43.53 | 43.32 | 0.357 | 0.690 | 0.435 | 0.821 | 0.008 | 0.630 | 0.255 | 11.239 |
| 80 12 8 | 81 12 7 | 14.96 | 17.45 | 43.53 | 43.34 | 0.371 | 0.818 | 0.173 | 2.145 | 0.009 | 0.211 | 0.645 | 11.884 |
| 80 12 15 | 81 12 12 | 15.27 | 17.45 | 43.53 | 43.35 | 0.375 | 0.831 | 0.063 | 5.952 | 0.009 | 0.076 | 0.768 | 12.652 |
| 80 12 22 | 81 12 21 | 15.60 | 17.48 | 43.53 | 43.36 | 0.381 | 0.908 | 0.000 | 0.000 | 0.009 | 0.000 | 0.908 | 13.560 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | - 81 12 28 | 15.60 | 17.48 | 43.53 | 43.36 | 0.373 | 0.938 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.938 | 14.498 |
| 81 1 5 | - 82 1 4 | 15.58 | 17.50 | 9.06 | 9.02 | 0.078 | 0.208 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.208 | 14.706 |
| 81 1 12 | - 82 1 11 | 15.50 | 17.55 | 9.06 | 9.02 | 0.077 | 0.215 | 0.004 | ## | 19.250 | 0.009 | 0.019 | 0.211 | 14.917 |
| 81 1 19 | - 82 1 18 | 15.42 | 17.52 | 9.06 | 9.02 | 0.076 | 0.207 | 0.007 | ## | 10.857 | 0.008 | 0.034 | 0.200 | 15.117 |
| 81 1 26 | - 82 1 25 | 15.38 | 17.70 | 9.06 | 9.02 | 0.075 | 0.201 | 0.023 | ## | 3.261 | 0.008 | 0.114 | 0.178 | 15.295 |
| 81 2 2 | - 82 2 1 | 15.38 | 17.70 | 9.31 | 9.27 | 0.077 | 0.209 | 0.024 | ## | 3.208 | 0.008 | 0.115 | 0.185 | 15.480 |
| 81 2 9 | - 82 2 8 | 15.40 | 17.84 | 9.31 | 9.27 | 0.077 | 0.212 | 0.033 | ## | 2.333 | 0.008 | 0.156 | 0.179 | 15.659 |
| 81 2 16 | - 82 2 15 | 15.43 | 17.91 | 9.31 | 9.27 | 0.079 | 0.178 | 0.036 | ## | 2.194 | 0.008 | 0.202 | 0.142 | 15.801 |
| 81 2 23 | - 82 2 22 | 15.45 | 18.34 | 9.31 | 9.27 | 0.077 | 0.141 | 0.067 | ## | 1.149 | 0.008 | 0.475 | 0.074 | 15.875 |
| 81 3 2 | - 82 3 1 | 15.43 | 18.41 | 8.58 | 8.55 | 0.071 | 0.118 | 0.068 | ## | 1.044 | 0.008 | 0.576 | 0.050 | 15.925 |
| 81 3 9 | - 82 3 8 | 15.55 | 18.36 | 8.58 | 8.55 | 0.072 | 0.134 | 0.056 | ## | 1.286 | 0.008 | 0.418 | 0.078 | 16.003 |
| 81 3 16 | - 82 3 15 | 15.77 | 18.41 | 8.58 | 8.55 | 0.072 | 0.149 | 0.044 | ## | 1.636 | 0.008 | 0.295 | 0.105 | 16.108 |
| 81 3 23 | - 82 3 22 | 15.83 | 18.35 | 8.58 | 8.55 | 0.073 | 0.117 | 0.036 | ## | 2.028 | 0.009 | 0.308 | 0.081 | 16.189 |
| 81 3 30 | - 82 3 29 | 15.83 | 18.40 | 8.58 | 8.55 | 0.072 | 0.147 | 0.040 | ## | 1.800 | 0.008 | 0.272 | 0.107 | 16.296 |
| 81 4 6 | - 82 4 5 | 15.96 | 18.42 | 12.59 | 12.54 | 0.105 | 0.176 | 0.047 | ## | 2.234 | 0.008 | 0.267 | 0.129 | 16.425 |
| 81 4 13 | - 82 4 12 | 16.31 | 18.48 | 12.59 | 12.55 | 0.107 | 0.151 | 0.017 | ## | 6.294 | 0.008 | 0.113 | 0.134 | 16.559 |
| 81 4 20 | - 82 4 19 | 16.50 | 18.50 | 12.59 | 12.55 | 0.108 | 0.145 | 0.000 | ## | 0.000 | 0.009 | 0.000 | 0.145 | 16.704 |
| 81 4 27 | - 82 4 26 | 16.77 | 18.48 | 12.59 | 12.55 | 0.121 | 0.148 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.148 | 16.852 |
| 81 5 4 | - 82 5 3 | 17.06 | 18.50 | 11.65 | 11.61 | 0.114 | 0.117 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.117 | 16.969 |
| 81 5 11 | - 82 5 10 | 17.69 | 18.46 | 11.65 | 11.61 | 0.117 | 0.130 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.130 | 17.099 |
| 81 5 19 | - 82 5 17 | 18.27 | 18.42 | 11.65 | 11.62 | 0.119 | 0.156 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.156 | 17.255 |
| 81 5 25 | - 82 5 25 | 18.23 | 18.30 | 11.65 | 11.62 | 0.117 | 0.148 | 0.000 | ## | 0.000 | 0.010 | 0.000 | 0.148 | 17.403 |

END OF DATA
READY.

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 5 | - 79 1 2 | 11.25 | 11.21 | 3.06 | 2.98 | 0.070 | 0.094 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.094 | 0.094 |
| 74 1 12 | - 79 1 8 | 11.26 | 11.19 | 3.06 | 2.98 | 0.070 | 0.091 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.091 | 0.185 |
| 74 1 19 | - 79 1 15 | 11.23 | 11.35 | 3.06 | 2.98 | 0.070 | 0.082 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.082 | 0.267 |
| 74 1 26 | - 79 1 22 | 11.21 | 11.37 | 3.06 | 2.98 | 0.070 | 0.080 | 0.000 | ## | 0.000 | 0.023 | 0.000 | 0.080 | 0.347 |
| 74 2 2 | - 79 1 29 | 11.19 | 11.33 | 4.69 | 4.56 | 0.104 | 0.130 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.130 | 0.477 |
| 74 2 9 | - 79 2 5 | 11.17 | 11.23 | 4.69 | 4.56 | 0.104 | 0.117 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.117 | 0.594 |
| 74 2 16 | - 79 2 12 | 11.20 | 11.23 | 4.69 | 4.56 | 0.104 | 0.114 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.114 | 0.708 |
| 74 2 23 | - 79 2 19 | 11.23 | 11.21 | 4.69 | 4.56 | 0.104 | 0.130 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.130 | 0.838 |
| 74 3 1 | - 79 2 26 | 11.26 | 11.17 | 12.05 | 11.72 | 0.260 | 0.290 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.290 | 1.128 |
| 74 3 8 | - 79 3 5 | 11.29 | 11.12 | 12.05 | 11.73 | 0.261 | 0.296 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.296 | 1.424 |
| 74 3 15 | - 79 3 12 | 11.32 | 11.02 | 12.05 | 11.73 | 0.261 | 0.278 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.278 | 1.702 |
| 74 3 22 | - 79 3 19 | 11.34 | 11.02 | 12.05 | 11.73 | 0.261 | 0.286 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.286 | 1.988 |
| 74 3 29 | - 79 3 26 | 11.36 | 11.00 | 12.05 | 11.73 | 0.261 | 0.285 | 0.000 | ## | 0.000 | 0.022 | 0.000 | 0.285 | 2.273 |
| 74 4 5 | - 79 4 2 | 11.38 | 11.00 | 13.29 | 12.94 | 0.281 | 0.297 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.297 | 2.570 |
| 74 4 12 | - 79 4 9 | 11.40 | 11.00 | 13.29 | 12.94 | 0.282 | 0.315 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.315 | 2.885 |
| 74 4 19 | - 79 4 17 | 11.40 | 11.00 | 13.29 | 12.94 | 0.282 | 0.306 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.306 | 3.191 |
| 74 4 26 | - 79 4 23 | 11.40 | 11.00 | 13.29 | 12.94 | 0.282 | 0.307 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.307 | 3.498 |
| 74 5 3 | - 79 4 30 | 11.39 | 11.00 | 18.38 | 17.89 | 0.380 | 0.419 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.419 | 3.917 |
| 74 5 10 | - 79 5 7 | 11.39 | 11.00 | 18.38 | 17.89 | 0.380 | 0.399 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.399 | 4.316 |
| 74 5 17 | - 79 5 14 | 11.39 | 11.00 | 18.38 | 17.89 | 0.379 | 0.393 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.393 | 4.709 |
| 74 5 24 | - 79 5 22 | 11.38 | 11.00 | 18.38 | 17.89 | 0.380 | 0.395 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.395 | 5.104 |
| 74 5 31 | - 79 5 28 | 11.37 | 11.00 | 18.38 | 17.89 | 0.380 | 0.369 | 0.000 | ## | 0.000 | 0.021 | 0.000 | 0.369 | 5.473 |
| 74 6 7 | - 79 6 4 | 11.35 | 11.62 | 9.90 | 9.63 | 0.199 | 0.208 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.208 | 5.681 |
| 74 6 14 | - 79 6 11 | 11.34 | 11.65 | 9.90 | 9.63 | 0.199 | 0.211 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.211 | 5.892 |
| 74 6 21 | - 79 6 18 | 11.33 | 11.18 | 9.90 | 9.63 | 0.199 | 0.219 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.219 | 6.111 |
| 74 6 28 | - 79 6 25 | 11.31 | 11.21 | 9.90 | 9.63 | 0.199 | 0.213 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.213 | 6.324 |
| 74 7 5 | - 79 7 3 | 11.29 | 11.23 | 11.72 | 11.40 | 0.230 | 0.239 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.239 | 6.563 |
| 74 7 12 | - 79 7 9 | 11.27 | 11.25 | 11.72 | 11.40 | 0.229 | 0.294 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.294 | 6.857 |
| 74 7 19 | - 79 7 16 | 11.26 | 11.25 | 11.72 | 11.40 | 0.230 | 0.272 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.272 | 7.129 |
| 74 7 26 | - 79 7 24 | 11.25 | 11.34 | 11.72 | 11.40 | 0.229 | 0.277 | 0.000 | ## | 0.000 | 0.020 | 0.000 | 0.277 | 7.406 |
| 74 8 2 | - 79 7 31 | 11.24 | 11.66 | 24.04 | 23.39 | 0.459 | 0.567 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.567 | 7.973 |
| 74 8 9 | - 79 8 7 | 11.22 | 11.68 | 24.04 | 23.38 | 0.459 | 0.495 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.495 | 8.468 |
| 74 8 16 | - 79 8 14 | 11.21 | 11.79 | 24.04 | 23.38 | 0.459 | 0.530 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.530 | 8.998 |
| 74 8 23 | - 79 8 21 | 11.22 | 11.96 | 24.04 | 23.38 | 0.459 | 0.523 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.523 | 9.521 |
| 74 8 30 | - 79 8 27 | 11.23 | 12.07 | 24.04 | 23.39 | 0.459 | 0.497 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.497 | 10.018 |
| 74 9 6 | - 79 9 4 | 11.23 | 12.16 | 17.00 | 16.54 | 0.318 | 0.348 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.348 | 10.366 |
| 74 9 13 | - 79 9 11 | 11.24 | 12.55 | 17.00 | 16.54 | 0.318 | 0.340 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.340 | 10.706 |
| 74 9 20 | - 79 9 18 | 11.22 | 12.79 | 17.00 | 16.54 | 0.318 | 0.412 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.412 | 11.118 |
| 74 9 27 | - 79 9 25 | 11.20 | 12.82 | 17.00 | 16.54 | 0.318 | 0.373 | 0.000 | ## | 0.000 | 0.019 | 0.000 | 0.373 | 11.491 |
| 74 10 4 | - 79 10 2 | 11.18 | 12.82 | 10.80 | 10.50 | 0.196 | 0.237 | 0.000 | ## | 0.000 | 0.018 | 0.000 | 0.237 | 11.728 |
| 74 10 11 | - 79 10 9 | 11.17 | 12.89 | 10.80 | 10.50 | 0.196 | 0.256 | 0.000 | ## | 0.000 | 0.018 | 0.000 | 0.256 | 11.984 |
| 74 10 18 | - 79 10 16 | 11.16 | 13.43 | 10.80 | 10.50 | 0.196 | 0.319 | 0.104 | ## | 1.885 | 0.018 | 0.326 | 0.215 | 12.199 |
| 74 10 25 | - 79 10 23 | 11.15 | 13.68 | 10.80 | 10.50 | 0.195 | 0.479 | 0.117 | ## | 1.667 | 0.018 | 0.244 | 0.362 | 12.561 |
| 74 11 1 | - 79 10 30 | 11.14 | 14.73 | 7.58 | 7.37 | 0.135 | 0.298 | 0.245 | ## | 0.551 | 0.018 | 0.822 | 0.053 | 12.614 |
| 74 11 8 | - 79 11 6 | 11.13 | 14.75 | 7.58 | 7.37 | 0.134 | 0.298 | 0.249 | ## | 0.538 | 0.018 | 0.836 | 0.049 | 12.663 |
| 74 11 15 | - 79 11 13 | 11.12 | 14.75 | 7.58 | 7.37 | 0.134 | 0.274 | 0.251 | ## | 0.534 | 0.018 | 0.916 | 0.023 | 12.686 |
| 74 11 22 | - 79 11 20 | 11.05 | 14.71 | 7.58 | 7.37 | 0.134 | 0.310 | 0.255 | ## | 0.525 | 0.018 | 0.823 | 0.055 | 12.741 |
| 74 11 29 | - 79 11 27 | 10.97 | 14.63 | 7.58 | 7.37 | 0.134 | 0.217 | 0.255 | ## | 0.525 | 0.018 | 1.175 | -0.038 | 12.703 |
| 74 12 6 | - 79 12 4 | 10.89 | 14.04 | 10.24 | 9.95 | 0.180 | 0.395 | 0.240 | ## | 0.750 | 0.018 | 0.608 | 0.155 | 12.858 |
| 74 12 13 | - 79 12 11 | 10.81 | 13.92 | 10.24 | 9.95 | 0.179 | 0.530 | 0.231 | ## | 0.775 | 0.017 | 0.436 | 0.299 | 13.157 |
| 74 12 20 | - 79 12 18 | 10.74 | 13.43 | 10.24 | 9.94 | 0.179 | 0.539 | 0.186 | ## | 0.962 | 0.017 | 0.345 | 0.353 | 13.510 |
| 74 12 27 | - 79 12 27 | 10.65 | 13.54 | 10.24 | 9.94 | 0.179 | 0.570 | 0.186 | ## | 0.962 | 0.017 | 0.326 | 0.384 | 13.894 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 2 - 80 1 2 | | 10.56 | 13.56 | 4.10 | 3.98 | 0.074 | 0.283 | 0.083 | 0.892 | 0.018 | 0.293 | 0.200 | 14.094 |
| 77 1 10 - 80 1 8 | | 10.47 | 13.54 | 4.10 | 3.98 | 0.073 | 0.268 | 0.089 | 0.820 | 0.018 | 0.332 | 0.179 | 14.273 |
| 77 1 17 - 80 1 15 | | 10.38 | 13.52 | 4.10 | 3.97 | 0.072 | 0.290 | 0.095 | 0.758 | 0.018 | 0.328 | 0.195 | 14.468 |
| 77 1 24 - 80 1 22 | | 10.23 | 13.52 | 4.10 | 3.97 | 0.073 | 0.340 | 0.107 | 0.682 | 0.018 | 0.315 | 0.233 | 14.701 |
| 77 1 31 - 80 1 29 | | 10.08 | 13.52 | 4.10 | 3.97 | 0.073 | 0.406 | 0.119 | 0.613 | 0.018 | 0.293 | 0.287 | 14.988 |
| 77 2 7 - 80 2 5 | | 9.93 | 13.58 | 7.76 | 7.51 | 0.133 | 0.870 | 0.258 | 0.516 | 0.017 | 0.297 | 0.612 | 15.600 |
| 77 2 14 - 80 2 12 | | 9.78 | 13.79 | 7.76 | 7.50 | 0.133 | 0.934 | 0.314 | 0.424 | 0.017 | 0.336 | 0.620 | 16.220 |
| 77 2 21 - 80 2 19 | | 9.78 | 13.88 | 7.76 | 7.50 | 0.133 | 1.016 | 0.328 | 0.405 | 0.017 | 0.323 | 0.688 | 16.908 |
| 77 2 28 - 80 2 26 | | 9.77 | 13.98 | 7.76 | 7.50 | 0.133 | 1.033 | 0.344 | 0.387 | 0.017 | 0.333 | 0.689 | 17.597 |
| 77 3 7 - 80 3 4 | | 9.77 | 14.46 | 19.26 | 18.62 | 0.322 | 2.439 | 1.037 | 0.311 | 0.017 | 0.425 | 1.402 | 18.999 |
| 77 3 14 - 80 3 11 | | 9.77 | 14.52 | 19.26 | 18.62 | 0.322 | 2.362 | 1.060 | 0.304 | 0.017 | 0.449 | 1.302 | 20.301 |
| 77 3 21 - 80 3 18 | | 9.78 | 14.94 | 19.26 | 18.62 | 0.322 | 2.421 | 1.215 | 0.265 | 0.017 | 0.502 | 1.206 | 21.507 |
| 77 3 28 - 80 3 25 | | 9.79 | 15.54 | 19.26 | 18.62 | 0.323 | 2.625 | 1.436 | 0.225 | 0.017 | 0.547 | 1.189 | 22.696 |
| 77 4 4 - 80 4 1 | | 9.80 | 16.00 | 11.24 | 10.86 | 0.186 | 1.386 | 0.935 | 0.199 | 0.017 | 0.675 | 0.451 | 23.147 |
| 77 4 11 - 80 4 8 | | 9.80 | 16.63 | 11.24 | 10.86 | 0.187 | 1.345 | 1.070 | 0.175 | 0.017 | 0.796 | 0.275 | 23.422 |
| 77 4 18 - 80 4 15 | | 9.81 | 16.85 | 11.24 | 10.86 | 0.185 | 1.277 | 1.115 | 0.166 | 0.016 | 0.873 | 0.162 | 23.584 |
| 77 4 25 - 80 4 21 | | 9.82 | 17.00 | 11.24 | 10.86 | 0.186 | 1.178 | 1.145 | 0.162 | 0.017 | 0.972 | 0.033 | 23.617 |
| 77 5 2 - 80 4 28 | | 9.83 | 16.50 | 10.82 | 10.46 | 0.176 | 1.014 | 0.998 | 0.176 | 0.016 | 0.984 | 0.016 | 23.633 |
| 77 5 9 - 80 5 5 | | 9.84 | 15.88 | 10.82 | 10.46 | 0.175 | 0.759 | 0.867 | 0.202 | 0.016 | 1.142 | -0.108 | 23.525 |
| 77 5 16 - 80 5 12 | | 9.85 | 14.73 | 10.82 | 10.46 | 0.175 | 0.810 | 0.623 | 0.281 | 0.016 | 0.769 | 0.187 | 23.712 |
| 77 5 23 - 80 5 16 | | 9.82 | 14.02 | 10.82 | 10.46 | 0.174 | 0.852 | 0.478 | 0.364 | 0.016 | 0.561 | 0.374 | 24.086 |
| 77 5 30 - 80 5 26 | | 9.78 | 13.50 | 10.82 | 10.46 | 0.175 | 0.741 | 0.375 | 0.467 | 0.016 | 0.506 | 0.366 | 24.452 |
| 77 6 6 - 80 6 2 | | 9.74 | 13.06 | 25.97 | 25.09 | 0.418 | 2.221 | 0.692 | 0.604 | 0.016 | 0.312 | 1.529 | 25.981 |
| 77 6 13 - 80 6 9 | | 9.70 | 13.08 | 25.97 | 25.09 | 0.417 | 1.845 | 0.723 | 0.577 | 0.016 | 0.392 | 1.122 | 27.103 |
| 77 6 20 - 80 6 16 | | 9.71 | 13.00 | 25.97 | 25.09 | 0.417 | 1.614 | 0.676 | 0.617 | 0.016 | 0.419 | 0.938 | 28.041 |
| 77 6 27 - 80 6 23 | | 9.73 | 13.04 | 25.97 | 25.09 | 0.419 | 1.823 | 0.687 | 0.610 | 0.016 | 0.377 | 1.136 | 29.177 |
| 77 7 4 - 80 6 30 | | 9.75 | 13.02 | 22.26 | 21.51 | 0.349 | 1.878 | 0.571 | 0.611 | 0.016 | 0.304 | 1.307 | 30.484 |
| 77 7 11 - 80 7 7 | | 9.77 | 13.10 | 22.26 | 21.51 | 0.349 | 1.998 | 0.598 | 0.584 | 0.016 | 0.299 | 1.400 | 31.884 |
| 77 7 18 - 80 7 14 | | 9.78 | 13.10 | 22.26 | 21.51 | 0.350 | 2.088 | 0.593 | 0.590 | 0.016 | 0.284 | 1.495 | 33.379 |
| 77 7 25 - 80 7 21 | | 9.78 | 13.13 | 22.26 | 21.51 | 0.350 | 1.928 | 0.607 | 0.577 | 0.016 | 0.315 | 1.321 | 34.700 |
| 77 8 1 - 80 7 28 | | 9.79 | 13.15 | 15.43 | 14.91 | 0.236 | 1.459 | 0.424 | 0.557 | 0.015 | 0.291 | 1.035 | 35.735 |
| 77 8 8 - 80 8 5 | | 9.80 | 13.25 | 15.43 | 14.91 | 0.236 | 1.505 | 0.451 | 0.523 | 0.015 | 0.300 | 1.054 | 36.789 |
| 77 8 15 - 80 8 11 | | 9.81 | 13.35 | 15.43 | 14.91 | 0.236 | 1.588 | 0.479 | 0.493 | 0.015 | 0.302 | 1.109 | 37.898 |
| 77 8 22 - 80 8 18 | | 9.82 | 13.40 | 15.43 | 14.91 | 0.237 | 1.565 | 0.491 | 0.483 | 0.015 | 0.314 | 1.074 | 38.972 |
| 77 8 29 - 80 8 25 | | 9.83 | 13.67 | 15.43 | 14.91 | 0.236 | 1.625 | 0.572 | 0.413 | 0.015 | 0.352 | 1.053 | 40.025 |
| 77 9 5 - 80 9 2 | | 9.84 | 13.88 | 16.45 | 15.90 | 0.247 | 1.714 | 0.675 | 0.366 | 0.015 | 0.394 | 1.039 | 41.064 |
| 77 9 12 - 80 9 8 | | 9.85 | 14.04 | 16.45 | 15.90 | 0.247 | 1.684 | 0.724 | 0.341 | 0.015 | 0.430 | 0.960 | 42.024 |
| 77 9 19 - 80 9 15 | | 9.91 | 14.21 | 16.45 | 15.91 | 0.247 | 1.731 | 0.760 | 0.325 | 0.015 | 0.439 | 0.971 | 42.995 |
| 77 9 26 - 80 9 22 | | 9.96 | 14.29 | 16.45 | 15.91 | 0.247 | 1.839 | 0.770 | 0.321 | 0.015 | 0.419 | 1.069 | 44.064 |
| 77 10 3 - 80 9 29 | | 10.01 | 14.44 | 17.66 | 17.09 | 0.261 | 2.045 | 0.862 | 0.303 | 0.015 | 0.422 | 1.183 | 45.247 |
| 77 10 10 - 80 10 6 | | 10.06 | 14.65 | 17.66 | 17.10 | 0.261 | 1.763 | 0.918 | 0.284 | 0.015 | 0.521 | 0.845 | 46.092 |
| 77 10 17 - 80 10 14 | | 10.11 | 14.75 | 17.66 | 17.10 | 0.261 | 1.605 | 0.936 | 0.279 | 0.015 | 0.583 | 0.669 | 46.761 |
| 77 10 24 - 80 10 20 | | 10.12 | 14.69 | 17.66 | 17.10 | 0.261 | 1.800 | 0.912 | 0.286 | 0.015 | 0.507 | 0.888 | 47.649 |
| 77 10 31 - 80 10 27 | | 10.14 | 14.69 | 17.66 | 17.10 | 0.262 | 1.949 | 0.905 | 0.290 | 0.015 | 0.464 | 1.044 | 48.693 |
| 77 11 7 - 80 11 3 | | 10.15 | 14.73 | 14.52 | 14.06 | 0.215 | 1.614 | 0.752 | 0.286 | 0.015 | 0.466 | 0.862 | 49.555 |
| 77 11 14 - 80 11 10 | | 10.16 | 14.85 | 14.52 | 14.06 | 0.216 | 1.668 | 0.784 | 0.276 | 0.015 | 0.470 | 0.884 | 50.439 |
| 77 11 21 - 80 11 17 | | 10.13 | 14.90 | 14.52 | 14.06 | 0.215 | 1.644 | 0.806 | 0.267 | 0.015 | 0.490 | 0.838 | 51.277 |
| 77 11 28 - 80 11 24 | | 10.11 | 14.90 | 14.52 | 14.05 | 0.215 | 1.574 | 0.812 | 0.265 | 0.015 | 0.516 | 0.762 | 52.039 |
| 77 12 5 - 80 12 1 | | 10.08 | 15.00 | 13.35 | 12.92 | 0.194 | 1.554 | 0.781 | 0.248 | 0.015 | 0.503 | 0.773 | 52.812 |
| 77 12 12 - 80 12 8 | | 10.06 | 15.27 | 13.35 | 12.92 | 0.192 | 1.493 | 0.856 | 0.224 | 0.014 | 0.573 | 0.637 | 53.449 |
| 77 12 19 - 80 12 15 | | 10.05 | 15.52 | 13.35 | 12.92 | 0.193 | 1.554 | 0.924 | 0.209 | 0.014 | 0.595 | 0.630 | 54.079 |
| 77 12 26 - 80 12 22 | | 10.04 | 15.77 | 13.35 | 12.92 | 0.193 | 1.274 | 0.991 | 0.195 | 0.014 | 0.778 | 0.283 | 54.362 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | - 80 12 29 | 10.03 | 15.75 | 3.54 | 3.43 | 0.050 | 0.339 | 0.262 | 0.191 | 0.014 | 0.773 | 0.077 | 54.439 |
| 78 1 9 | - 81 1 5 | 10.02 | 15.78 | 3.54 | 3.43 | 0.049 | 0.319 | 0.265 | 0.185 | 0.014 | 0.831 | 0.054 | 54.493 |
| 78 1 16 | - 81 1 12 | 10.01 | 15.65 | 3.54 | 3.43 | 0.050 | 0.352 | 0.257 | 0.195 | 0.014 | 0.730 | 0.095 | 54.588 |
| 78 1 23 | - 81 1 19 | 10.00 | 15.48 | 3.54 | 3.43 | 0.049 | 0.361 | 0.246 | 0.199 | 0.014 | 0.681 | 0.115 | 54.703 |
| 78 1 30 | - 81 1 26 | 9.99 | 15.44 | 3.54 | 3.43 | 0.050 | 0.368 | 0.244 | 0.205 | 0.014 | 0.663 | 0.124 | 54.827 |
| 78 2 6 | - 81 2 2 | 9.98 | 15.42 | 8.27 | 8.00 | 0.117 | 0.886 | 0.567 | 0.206 | 0.014 | 0.640 | 0.319 | 55.146 |
| 78 2 13 | - 81 2 9 | 9.97 | 15.44 | 8.27 | 7.99 | 0.117 | 0.950 | 0.572 | 0.205 | 0.014 | 0.602 | 0.378 | 55.524 |
| 78 2 20 | - 81 2 16 | 10.00 | 15.47 | 8.27 | 8.00 | 0.117 | 1.020 | 0.572 | 0.205 | 0.014 | 0.561 | 0.448 | 55.972 |
| 78 2 27 | - 81 2 23 | 10.03 | 15.49 | 8.27 | 8.00 | 0.117 | 0.989 | 0.570 | 0.205 | 0.014 | 0.576 | 0.419 | 56.391 |
| 78 3 6 | - 81 3 2 | 10.06 | 15.49 | 14.96 | 14.48 | 0.208 | 1.878 | 1.024 | 0.203 | 0.014 | 0.545 | 0.854 | 57.245 |
| 78 3 13 | - 81 3 9 | 10.09 | 15.65 | 14.96 | 14.48 | 0.208 | 1.759 | 1.062 | 0.196 | 0.014 | 0.604 | 0.697 | 57.941 |
| 78 3 20 | - 81 3 16 | 10.13 | 15.83 | 14.96 | 14.49 | 0.209 | 1.694 | 1.103 | 0.189 | 0.014 | 0.651 | 0.591 | 58.532 |
| 78 3 27 | - 81 3 23 | 10.16 | 15.88 | 14.96 | 14.49 | 0.209 | 1.761 | 1.109 | 0.188 | 0.014 | 0.630 | 0.652 | 59.184 |
| 78 4 3 | - 81 3 30 | 10.19 | 15.90 | 14.81 | 14.34 | 0.206 | 1.733 | 1.095 | 0.188 | 0.014 | 0.632 | 0.638 | 59.822 |
| 78 4 10 | - 81 4 6 | 10.22 | 14.00 | 14.81 | 14.34 | 0.206 | 1.908 | 1.115 | 0.185 | 0.014 | 0.584 | 0.793 | 60.615 |
| 78 4 17 | - 81 4 13 | 10.24 | 16.42 | 14.81 | 14.34 | 0.206 | 1.909 | 1.229 | 0.168 | 0.014 | 0.644 | 0.680 | 61.295 |
| 78 4 24 | - 81 4 20 | 10.27 | 16.60 | 14.81 | 14.35 | 0.207 | 1.847 | 1.272 | 0.163 | 0.014 | 0.689 | 0.575 | 61.870 |
| 78 5 1 | - 81 4 27 | 10.30 | 16.79 | 9.34 | 9.05 | 0.129 | 1.214 | 0.831 | 0.155 | 0.014 | 0.685 | 0.383 | 62.253 |
| 78 5 8 | - 81 5 4 | 10.33 | 16.98 | 9.34 | 9.05 | 0.129 | 1.322 | 0.859 | 0.150 | 0.014 | 0.650 | 0.463 | 62.716 |
| 78 5 15 | - 81 5 11 | 10.30 | 17.77 | 9.34 | 9.05 | 0.129 | 1.305 | 1.004 | 0.128 | 0.014 | 0.769 | 0.301 | 63.017 |
| 78 5 22 | - 81 5 19 | 10.28 | 18.11 | 9.34 | 9.05 | 0.128 | 1.209 | 1.067 | 0.120 | 0.014 | 0.883 | 0.142 | 63.159 |
| 78 5 29 | - 81 5 25 | 10.26 | 18.20 | 9.34 | 9.05 | 0.128 | 1.220 | 1.086 | 0.118 | 0.014 | 0.890 | 0.134 | 63.293 |
| 78 6 5 | - 81 6 1 | 10.24 | 18.17 | 23.48 | 22.74 | 0.315 | 2.967 | 2.725 | 0.116 | 0.013 | 0.918 | 0.242 | 63.535 |
| 78 6 12 | - 81 6 8 | 10.22 | 18.47 | 23.48 | 22.74 | 0.315 | 2.939 | 2.864 | 0.110 | 0.013 | 0.974 | 0.075 | 63.610 |
| 78 6 19 | - 81 6 15 | 10.23 | 18.58 | 23.48 | 22.74 | 0.315 | 2.790 | 2.907 | 0.108 | 0.013 | 1.042 | -0.117 | 63.493 |
| 78 6 16 | - 81 6 22 | 10.24 | 18.58 | 23.48 | 22.74 | 0.316 | 2.945 | 2.903 | 0.109 | 0.013 | 0.986 | 0.042 | 63.535 |
| 78 7 3 | - 81 6 29 | 10.25 | 18.67 | 13.63 | 13.20 | 0.179 | 1.789 | 1.705 | 0.105 | 0.013 | 0.953 | 0.084 | 63.619 |
| 78 7 10 | - 81 7 6 | 10.26 | 18.69 | 13.63 | 13.20 | 0.179 | 1.771 | 1.708 | 0.105 | 0.013 | 0.964 | 0.063 | 63.682 |
| 78 7 17 | - 81 7 13 | 10.25 | 18.67 | 13.63 | 13.20 | 0.179 | 1.849 | 1.705 | 0.105 | 0.013 | 0.922 | 0.144 | 63.826 |
| 78 7 24 | - 81 7 20 | 10.25 | 18.73 | 13.63 | 13.20 | 0.179 | 1.989 | 1.720 | 0.104 | 0.013 | 0.865 | 0.269 | 64.095 |
| 78 7 31 | - 81 7 27 | 10.24 | 19.43 | 13.63 | 13.20 | 0.179 | 1.984 | 1.896 | 0.094 | 0.013 | 0.956 | 0.088 | 64.183 |
| 78 8 7 | - 81 8 4 | 10.23 | 20.42 | 23.33 | 22.59 | 0.300 | 3.633 | 3.663 | 0.082 | 0.013 | 1.008 | -0.030 | 64.153 |
| 78 8 14 | - 81 8 10 | 10.23 | 21.28 | 23.33 | 22.59 | 0.299 | 3.461 | 4.015 | 0.074 | 0.013 | 1.160 | -0.554 | 63.599 |
| 78 8 21 | - 81 8 17 | 10.30 | 21.42 | 23.33 | 22.60 | 0.300 | 3.525 | 4.043 | 0.074 | 0.013 | 1.147 | -0.518 | 63.081 |
| 78 8 28 | - 81 8 24 | 10.35 | 21.64 | 23.33 | 22.61 | 0.301 | 3.942 | 4.112 | 0.073 | 0.013 | 1.043 | -0.170 | 62.911 |
| 78 9 7 | - 81 8 31 | 10.40 | 21.64 | 11.77 | 11.41 | 0.149 | 1.970 | 2.064 | 0.072 | 0.013 | 1.048 | -0.094 | 62.817 |
| 78 9 13 | - 81 9 8 | 10.45 | 21.64 | 11.77 | 11.41 | 0.150 | 2.023 | 2.054 | 0.073 | 0.013 | 1.015 | -0.031 | 62.786 |
| 78 9 20 | - 81 9 14 | 10.50 | 21.50 | 11.77 | 11.41 | 0.149 | 1.876 | 2.015 | 0.074 | 0.013 | 1.074 | -0.139 | 62.647 |
| 78 9 25 | - 81 9 21 | 10.57 | 21.50 | 11.77 | 11.41 | 0.150 | 1.706 | 2.001 | 0.075 | 0.013 | 1.173 | -0.295 | 62.352 |
| 78 10 2 | - 81 9 28 | 10.55 | 21.44 | 7.35 | 7.13 | 0.092 | 1.212 | 1.245 | 0.074 | 0.013 | 1.027 | -0.033 | 62.319 |
| 78 10 10 | - 81 10 5 | 10.53 | 21.44 | 7.35 | 7.13 | 0.092 | 1.162 | 1.248 | 0.074 | 0.013 | 1.074 | -0.086 | 62.233 |
| 78 10 16 | - 81 10 13 | 10.57 | 20.69 | 7.35 | 7.13 | 0.092 | 1.092 | 1.146 | 0.080 | 0.013 | 1.049 | -0.054 | 62.179 |
| 78 10 20 | - 81 10 19 | 10.35 | 20.29 | 7.35 | 7.13 | 0.092 | 1.086 | 1.122 | 0.082 | 0.013 | 1.033 | -0.036 | 62.143 |
| 78 10 30 | - 81 10 26 | 11.00 | 20.09 | 7.35 | 7.15 | 0.093 | 1.095 | 1.010 | 0.092 | 0.013 | 0.922 | 0.085 | 62.228 |
| 78 11 6 | - 81 11 2 | 11.00 | 20.09 | 17.53 | 17.04 | 0.250 | 2.392 | 2.410 | 0.104 | 0.014 | 1.008 | -0.018 | 62.210 |
| 78 11 14 | - 81 11 9 | 11.19 | 19.75 | 17.53 | 17.05 | 0.251 | 2.057 | 2.241 | 0.112 | 0.014 | 1.089 | -0.184 | 62.026 |
| 78 11 20 | - 81 11 16 | 11.23 | 18.66 | 17.53 | 17.06 | 0.252 | 1.869 | 1.874 | 0.134 | 0.014 | 1.003 | -0.005 | 62.021 |
| 78 11 27 | - 81 11 23 | 11.21 | 18.00 | 17.53 | 17.05 | 0.251 | 1.976 | 1.663 | 0.151 | 0.014 | 0.842 | 0.313 | 62.334 |
| 78 12 4 | - 81 11 30 | 11.23 | 17.66 | 11.21 | 10.90 | 0.164 | 1.174 | 0.986 | 0.166 | 0.015 | 0.840 | 0.188 | 62.522 |
| 78 12 11 | - 81 12 7 | 11.21 | 17.66 | 11.21 | 10.90 | 0.163 | 1.291 | 0.991 | 0.164 | 0.015 | 0.768 | 0.300 | 62.822 |
| 78 12 18 | - 81 12 12 | 11.21 | 17.66 | 11.21 | 10.90 | 0.164 | 1.355 | 0.991 | 0.165 | 0.015 | 0.731 | 0.364 | 63.186 |
| 78 12 27 | - 81 12 21 | 11.21 | 17.75 | 11.21 | 10.90 | 0.164 | 1.324 | 1.010 | 0.162 | 0.015 | 0.763 | 0.314 | 63.500 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 81 12 28 | 11.21 | 17.81 | 5.72 | 5.56 | 0.082 | 0.689 | 0.522 | ## | 0.157 | 0.014 | 0.758 | 0.167 | 63.667 |
| 79 1 8 | - 82 1 4 | 11.19 | 17.91 | 5.72 | 5.56 | 0.082 | 0.708 | 0.535 | ## | 0.153 | 0.014 | 0.756 | 0.173 | 63.840 |
| 79 1 15 | - 82 1 11 | 11.35 | 18.00 | 5.72 | 5.56 | 0.082 | 0.748 | 0.527 | ## | 0.156 | 0.014 | 0.705 | 0.221 | 64.061 |
| 79 1 22 | - 82 1 18 | 11.37 | 18.00 | 5.72 | 5.56 | 0.083 | 0.727 | 0.525 | ## | 0.158 | 0.015 | 0.722 | 0.202 | 64.263 |
| 79 1 29 | - 82 1 25 | 11.33 | 18.31 | 5.72 | 5.56 | 0.082 | 0.728 | 0.563 | ## | 0.146 | 0.014 | 0.773 | 0.165 | 64.428 |
| 79 2 5 | - 82 2 1 | 11.23 | 18.42 | 16.34 | 15.90 | 0.230 | 2.170 | 1.673 | ## | 0.137 | 0.014 | 0.771 | 0.497 | 64.925 |
| 79 2 12 | - 82 2 8 | 11.23 | 18.66 | 16.34 | 15.90 | 0.229 | 2.223 | 1.747 | ## | 0.131 | 0.014 | 0.786 | 0.476 | 65.401 |
| 79 2 19 | - 82 2 15 | 11.21 | 18.69 | 16.34 | 15.89 | 0.229 | 2.166 | 1.762 | ## | 0.130 | 0.014 | 0.813 | 0.404 | 65.805 |
| 79 2 26 | - 82 2 22 | 11.17 | 19.25 | 16.34 | 15.89 | 0.229 | 1.892 | 1.944 | ## | 0.118 | 0.014 | 1.027 | -0.052 | 65.753 |
| 79 3 5 | - 82 3 1 | 11.12 | 19.31 | 24.00 | 23.34 | 0.331 | 2.798 | 2.905 | ## | 0.114 | 0.014 | 1.038 | -0.107 | 65.646 |
| 79 3 12 | - 82 3 8 | 11.02 | 19.31 | 24.00 | 23.33 | 0.329 | 2.807 | 2.949 | ## | 0.112 | 0.014 | 1.051 | -0.142 | 65.504 |
| 79 3 19 | - 82 3 15 | 11.02 | 19.19 | 24.00 | 23.33 | 0.329 | 2.872 | 2.896 | ## | 0.114 | 0.014 | 1.008 | -0.024 | 65.480 |
| 79 3 26 | - 82 3 22 | 11.00 | 19.14 | 24.00 | 23.33 | 0.330 | 2.731 | 2.882 | ## | 0.115 | 0.014 | 1.055 | -0.151 | 65.329 |
| 79 4 2 | - 82 3 29 | 11.00 | 19.01 | 10.58 | 10.28 | 0.142 | 1.309 | 1.245 | ## | 0.114 | 0.013 | 0.951 | 0.064 | 65.393 |
| 79 4 9 | - 82 4 5 | 11.00 | 19.04 | 10.58 | 10.28 | 0.143 | 1.299 | 1.251 | ## | 0.114 | 0.014 | 0.963 | 0.048 | 65.441 |
| 79 4 17 | - 82 4 13 | 11.00 | 19.00 | 10.58 | 10.28 | 0.143 | 1.211 | 1.243 | ## | 0.115 | 0.014 | 1.026 | -0.032 | 65.409 |
| 79 4 23 | - 82 4 19 | 11.00 | 19.00 | 10.58 | 10.28 | 0.143 | 1.126 | 1.243 | ## | 0.115 | 0.014 | 1.104 | -0.117 | 65.292 |
| 79 4 30 | - 82 4 26 | 11.00 | 19.00 | 10.58 | 10.28 | 0.143 | 1.101 | 1.243 | ## | 0.115 | 0.014 | 1.129 | -0.142 | 65.150 |
| 79 5 7 | - 82 5 3 | 11.00 | 19.02 | 13.27 | 12.90 | 0.186 | 1.480 | 1.564 | ## | 0.119 | 0.014 | 1.057 | -0.084 | 65.066 |
| 79 5 14 | - 82 5 10 | 11.00 | 19.00 | 13.27 | 12.90 | 0.186 | 1.367 | 1.559 | ## | 0.119 | 0.014 | 1.140 | -0.192 | 64.874 |
| 79 5 22 | - 82 5 17 | 11.00 | 18.98 | 13.27 | 12.90 | 0.186 | 1.437 | 1.554 | ## | 0.120 | 0.014 | 1.081 | -0.117 | 64.757 |
| 79 5 28 | - 82 5 25 | 11.00 | 18.96 | 13.27 | 12.90 | 0.186 | 1.430 | 1.549 | ## | 0.120 | 0.014 | 1.083 | -0.119 | 64.638 |

END OF DATA
READY:

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 80 12 29 | 11.85 | 15.85 | 22.97 | 21.90 | 0.955 | 1.591 | 1.314 | 0.727 | 0.042 | 0.826 | 0.277 | 0.277 |
| 76 1 12 | - 81 1 5 | 11.84 | 15.83 | 22.97 | 21.90 | 0.955 | 1.559 | 1.308 | 0.730 | 0.042 | 0.839 | 0.251 | 0.528 |
| 76 1 19 | - 81 1 12 | 11.83 | 15.71 | 22.97 | 21.90 | 0.954 | 1.723 | 1.238 | 0.771 | 0.042 | 0.719 | 0.485 | 1.013 |
| 76 1 26 | - 81 1 19 | 11.82 | 15.50 | 22.97 | 21.90 | 0.956 | 1.814 | 1.109 | 0.862 | 0.042 | 0.611 | 0.705 | 1.718 |
| 76 2 2 | - 81 1 26 | 11.81 | 15.48 | 34.12 | 32.53 | 1.395 | 2.823 | 1.638 | 0.852 | 0.041 | 0.580 | 1.185 | 2.903 |
| 76 2 9 | - 81 2 2 | 11.80 | 15.43 | 34.12 | 32.53 | 1.395 | 2.911 | 1.600 | 0.872 | 0.041 | 0.550 | 1.311 | 4.214 |
| 76 2 16 | - 81 2 9 | 11.82 | 15.45 | 34.12 | 32.53 | 1.394 | 3.151 | 1.600 | 0.871 | 0.041 | 0.508 | 1.551 | 5.765 |
| 76 2 23 | - 81 2 16 | 11.84 | 15.49 | 34.12 | 32.54 | 1.395 | 3.576 | 1.619 | 0.862 | 0.041 | 0.453 | 1.957 | 7.722 |
| 76 3 1 | - 81 2 23 | 11.86 | 15.55 | 36.14 | 34.47 | 1.445 | 3.451 | 1.756 | 0.823 | 0.040 | 0.509 | 1.695 | 9.417 |
| 76 3 8 | - 81 3 2 | 11.88 | 15.52 | 36.14 | 34.48 | 1.443 | 3.689 | 1.705 | 0.846 | 0.040 | 0.462 | 1.984 | 11.401 |
| 76 3 15 | - 81 3 9 | 11.90 | 15.64 | 36.14 | 34.48 | 1.444 | 3.337 | 1.806 | 0.800 | 0.040 | 0.541 | 1.531 | 12.932 |
| 76 3 22 | - 81 3 16 | 11.94 | 15.80 | 36.14 | 34.49 | 1.443 | 3.225 | 1.927 | 0.749 | 0.040 | 0.598 | 1.298 | 14.230 |
| 76 3 29 | - 81 3 23 | 11.97 | 15.86 | 36.14 | 34.50 | 1.443 | 3.518 | 1.957 | 0.737 | 0.040 | 0.556 | 1.561 | 15.791 |
| 76 4 5 | - 81 3 30 | 12.00 | 15.89 | 69.97 | 66.80 | 2.730 | 6.724 | 3.789 | 0.721 | 0.039 | 0.564 | 2.935 | 18.726 |
| 76 4 12 | - 81 4 6 | 12.03 | 16.00 | 69.97 | 66.81 | 2.728 | 7.678 | 3.944 | 0.692 | 0.039 | 0.514 | 3.734 | 22.460 |
| 76 4 19 | - 81 4 13 | 12.02 | 16.34 | 69.97 | 66.81 | 2.728 | 7.776 | 4.620 | 0.590 | 0.039 | 0.594 | 3.156 | 25.616 |
| 76 4 26 | - 81 4 20 | 12.01 | 16.54 | 69.97 | 66.80 | 2.729 | 7.733 | 5.022 | 0.543 | 0.039 | 0.649 | 2.711 | 28.327 |
| 76 5 3 | - 81 4 27 | 12.00 | 16.75 | 60.64 | 57.89 | 2.303 | 7.066 | 4.715 | 0.488 | 0.038 | 0.667 | 2.351 | 30.678 |
| 76 5 10 | - 81 5 4 | 11.99 | 17.00 | 60.64 | 57.88 | 2.302 | 7.851 | 5.140 | 0.448 | 0.038 | 0.655 | 2.711 | 33.389 |
| 76 5 17 | - 81 5 11 | 11.99 | 17.83 | 60.64 | 57.88 | 2.302 | 7.789 | 6.472 | 0.356 | 0.038 | 0.831 | 1.317 | 34.706 |
| 76 5 24 | - 81 5 19 | 11.97 | 18.19 | 60.64 | 57.88 | 2.303 | 7.318 | 7.071 | 0.326 | 0.038 | 0.966 | 0.247 | 34.953 |
| 76 5 31 | - 81 5 25 | 11.96 | 18.27 | 60.64 | 57.87 | 2.303 | 7.376 | 7.211 | 0.319 | 0.038 | 0.978 | 0.165 | 35.118 |
| 76 6 7 | - 81 6 1 | 11.94 | 18.27 | 82.46 | 78.69 | 3.061 | 9.678 | 9.850 | 0.311 | 0.037 | 1.018 | -0.172 | 34.946 |
| 76 6 14 | - 81 6 8 | 11.93 | 18.52 | 82.46 | 78.68 | 3.059 | 9.432 | 10.398 | 0.294 | 0.037 | 1.102 | -0.966 | 33.980 |
| 76 6 21 | - 81 6 15 | 11.91 | 18.64 | 82.46 | 78.67 | 3.061 | 9.080 | 10.692 | 0.286 | 0.037 | 1.178 | -1.612 | 32.368 |
| 76 6 28 | - 81 6 22 | 11.89 | 18.64 | 82.46 | 78.66 | 3.061 | 9.464 | 10.735 | 0.285 | 0.037 | 1.134 | -1.271 | 31.097 |
| 76 7 5 | - 81 6 29 | 11.87 | 18.68 | 90.55 | 86.36 | 3.280 | 11.048 | 11.925 | 0.275 | 0.036 | 1.079 | -0.877 | 30.220 |
| 76 7 12 | - 81 7 6 | 11.86 | 18.73 | 90.55 | 86.35 | 3.281 | 11.302 | 12.063 | 0.272 | 0.036 | 1.067 | -0.761 | 29.459 |
| 76 7 19 | - 81 7 13 | 11.85 | 18.70 | 90.55 | 86.35 | 3.282 | 11.481 | 12.018 | 0.273 | 0.036 | 1.047 | -0.537 | 28.922 |
| 76 7 26 | - 81 7 20 | 11.84 | 18.75 | 90.55 | 86.34 | 3.282 | 12.568 | 12.155 | 0.270 | 0.036 | 0.967 | 0.413 | 29.335 |
| 76 8 2 | - 81 7 27 | 11.84 | 19.38 | 66.34 | 63.26 | 2.343 | 8.951 | 9.947 | 0.236 | 0.035 | 1.111 | -0.996 | 28.339 |
| 76 8 9 | - 81 8 4 | 10.83 | 20.44 | 66.34 | 62.78 | 2.184 | 8.909 | 13.257 | 0.165 | 0.033 | 1.488 | -4.348 | 23.991 |
| 76 8 16 | - 81 8 10 | 11.83 | 21.25 | 66.34 | 63.25 | 2.344 | 9.069 | 12.923 | 0.181 | 0.035 | 1.425 | -3.854 | 20.137 |
| 76 8 23 | - 81 8 17 | 11.82 | 21.58 | 66.34 | 63.25 | 2.345 | 9.360 | 13.441 | 0.174 | 0.035 | 1.436 | -4.081 | 16.056 |
| 76 8 30 | - 81 8 24 | 11.80 | 21.69 | 66.34 | 63.24 | 2.344 | 10.524 | 13.638 | 0.172 | 0.035 | 1.296 | -3.114 | 12.942 |
| 76 9 6 | - 81 8 31 | 11.78 | 21.63 | 78.64 | 74.96 | 2.719 | 12.415 | 16.099 | 0.169 | 0.035 | 1.297 | -3.684 | 9.258 |
| 76 9 13 | - 81 9 0 | 11.76 | 21.67 | 78.64 | 74.95 | 2.719 | 12.872 | 16.207 | 0.168 | 0.035 | 1.259 | -3.335 | 5.923 |
| 76 9 20 | - 81 9 14 | 11.72 | 21.46 | 78.64 | 74.93 | 2.719 | 12.569 | 15.906 | 0.171 | 0.035 | 1.265 | -3.337 | 2.586 |
| 76 9 27 | - 81 9 21 | 11.68 | 21.46 | 78.64 | 74.91 | 2.720 | 11.604 | 15.980 | 0.170 | 0.035 | 1.377 | -4.376 | -1.790 |
| 76 10 4 | - 81 9 28 | 11.64 | 21.29 | 85.28 | 81.21 | 2.878 | 14.216 | 17.078 | 0.169 | 0.034 | 1.201 | -2.862 | -4.652 |
| 76 10 11 | - 81 10 5 | 11.60 | 21.25 | 85.28 | 81.18 | 2.879 | 13.740 | 17.081 | 0.169 | 0.034 | 1.243 | -3.341 | -7.993 |
| 76 10 18 | - 81 10 13 | 11.59 | 20.58 | 85.28 | 81.18 | 2.878 | 13.273 | 15.776 | 0.182 | 0.034 | 1.189 | -2.503 | -10.496 |
| 76 10 25 | - 81 10 19 | 11.58 | 20.46 | 85.28 | 81.17 | 2.878 | 12.824 | 15.556 | 0.185 | 0.034 | 1.213 | -2.732 | -13.228 |
| 76 11 1 | - 81 10 26 | 11.57 | 19.86 | 67.38 | 64.13 | 2.221 | 11.379 | 11.376 | 0.195 | 0.033 | 1.000 | 0.003 | -13.225 |
| 76 11 8 | - 81 11 2 | 11.56 | 19.83 | 67.38 | 64.12 | 2.221 | 10.228 | 11.312 | 0.196 | 0.033 | 1.106 | -1.084 | -14.309 |
| 76 11 15 | - 81 11 9 | 11.56 | 19.63 | 67.38 | 64.12 | 2.221 | 9.098 | 10.986 | 0.202 | 0.033 | 1.208 | -1.888 | -16.197 |
| 76 11 22 | - 81 11 16 | 11.48 | 18.75 | 67.38 | 64.08 | 2.222 | 8.507 | 9.663 | 0.230 | 0.033 | 1.136 | -1.156 | -17.353 |
| 76 11 29 | - 81 11 23 | 11.41 | 18.00 | 67.38 | 64.05 | 2.224 | 9.076 | 8.508 | 0.261 | 0.033 | 0.937 | 0.568 | -16.785 |
| 76 12 6 | - 81 11 30 | 11.34 | 17.75 | 77.84 | 73.96 | 2.566 | 10.208 | 9.472 | 0.271 | 0.033 | 0.928 | 0.734 | -16.049 |
| 76 12 13 | - 81 12 7 | 11.27 | 17.75 | 77.84 | 73.92 | 2.566 | 10.908 | 9.613 | 0.267 | 0.033 | 0.881 | 1.295 | -14.754 |
| 76 12 20 | - 81 12 12 | 11.13 | 17.70 | 77.84 | 73.85 | 2.568 | 11.824 | 9.795 | 0.262 | 0.033 | 0.828 | 2.029 | -12.725 |
| 76 12 27 | - 81 12 21 | 11.03 | 17.79 | 77.84 | 73.79 | 2.569 | 11.528 | 10.173 | 0.253 | 0.033 | 0.882 | 1.355 | -11.370 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 2%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 81 12 28 | 10.94 | 17.92 | 36.45 | 34.53 | 1.239 | 5.786 | 4.967 | 0.249 | 0.034 | 0.858 | 0.819 | -10.551 |
| 77 1 10 | - 82 1 4 | 10.85 | 17.92 | 36.45 | 34.50 | 1.239 | 5.793 | 5.050 | 0.245 | 0.034 | 0.872 | 0.743 | -9.808 |
| 77 1 17 | - 82 1 11 | 10.75 | 18.08 | 36.45 | 34.47 | 1.240 | 4.132 | 5.288 | 0.234 | 0.034 | 0.862 | 0.844 | -8.964 |
| 77 1 24 | - 82 1 18 | 10.62 | 18.17 | 36.45 | 34.44 | 1.240 | 4.077 | 5.489 | 0.226 | 0.034 | 0.903 | 0.588 | -8.376 |
| 77 1 31 | - 82 1 25 | 10.50 | 18.67 | 36.45 | 34.40 | 1.241 | 4.048 | 6.044 | 0.205 | 0.034 | 0.999 | 0.004 | -8.372 |
| 77 2 7 | - 82 2 1 | 10.37 | 18.71 | 61.30 | 57.80 | 2.035 | 10.297 | 10.419 | 0.195 | 0.033 | 1.012 | -0.122 | -8.494 |
| 77 2 14 | - 82 2 8 | 10.25 | 18.88 | 61.30 | 57.74 | 2.035 | 10.752 | 10.847 | 0.188 | 0.033 | 1.009 | -0.095 | -8.589 |
| 77 2 21 | - 82 2 15 | 10.25 | 18.96 | 61.30 | 57.74 | 2.034 | 10.588 | 10.964 | 0.186 | 0.033 | 1.036 | -0.376 | -8.965 |
| 77 2 28 | - 82 2 22 | 10.25 | 19.40 | 61.30 | 57.74 | 2.035 | 9.584 | 11.604 | 0.175 | 0.033 | 1.211 | -2.020 | -10.985 |
| 77 3 7 | - 82 3 1 | 10.25 | 19.55 | 100.17 | 94.36 | 3.241 | 15.673 | 19.313 | 0.168 | 0.032 | 1.232 | -3.640 | -14.625 |
| 77 3 14 | - 82 3 8 | 10.25 | 19.55 | 100.17 | 94.36 | 3.241 | 15.602 | 19.313 | 0.168 | 0.032 | 1.238 | -3.711 | -18.336 |
| 77 3 21 | - 82 3 15 | 10.25 | 19.38 | 100.17 | 94.36 | 3.241 | 15.704 | 18.914 | 0.171 | 0.032 | 1.204 | -3.210 | -21.546 |
| 77 3 28 | - 82 3 22 | 10.25 | 19.32 | 100.17 | 94.36 | 3.241 | 14.993 | 18.772 | 0.173 | 0.032 | 1.252 | -3.779 | -25.325 |
| 77 4 4 | - 82 3 29 | 10.25 | 19.32 | 83.16 | 78.33 | 2.667 | 13.304 | 15.583 | 0.171 | 0.032 | 1.171 | -2.279 | -27.604 |
| 77 4 11 | - 82 4 5 | 10.25 | 19.31 | 83.16 | 78.33 | 2.667 | 13.258 | 15.564 | 0.171 | 0.032 | 1.174 | -2.306 | -29.910 |
| 77 4 18 | - 82 4 13 | 10.27 | 19.25 | 83.16 | 78.34 | 2.669 | 13.008 | 15.407 | 0.173 | 0.032 | 1.184 | -2.399 | -32.309 |
| 77 4 25 | - 82 4 19 | 10.30 | 19.29 | 83.16 | 78.36 | 2.668 | 12.365 | 15.426 | 0.173 | 0.032 | 1.248 | -3.061 | -35.370 |
| 77 5 2 | - 82 4 26 | 10.33 | 19.25 | 86.56 | 81.59 | 2.712 | 12.816 | 15.913 | 0.170 | 0.031 | 1.242 | -3.097 | -38.467 |
| 77 5 9 | - 82 5 3 | 10.36 | 19.29 | 86.56 | 81.61 | 2.713 | 13.268 | 15.933 | 0.170 | 0.031 | 1.201 | -2.665 | -41.132 |
| 77 5 16 | - 82 5 10 | 10.38 | 19.09 | 86.56 | 81.63 | 2.712 | 12.623 | 15.480 | 0.175 | 0.031 | 1.226 | -2.857 | -43.989 |
| 77 5 23 | - 82 5 17 | 10.37 | 19.06 | 86.56 | 81.62 | 2.712 | 12.794 | 15.439 | 0.176 | 0.031 | 1.207 | -2.645 | -46.634 |
| 77 5 30 | - 82 5 25 | 10.36 | 19.03 | 86.56 | 81.61 | 2.712 | 12.371 | 15.398 | 0.176 | 0.031 | 1.245 | -3.027 | -49.661 |

END OF DATA
READY

# EXHIBIT 26

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GNMA FUTURES
(MILLIONS)

| DATE OF CLAIM | CLAIMS 1YEAR | CLAIMS 3YEAR | CLAIMS 5YEAR | CLAIMS TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | RESERVES 1YEAR SHORT | RESERVES 1YEAR INVESTMENT | RESERVES 1YEAR TOTAL | RESERVES 3YEAR PREMIUM | RESERVES 3YEAR SHORT | RESERVES 3YEAR INVESTMENT | RESERVES 3YEAR TOTAL | RESERVES 5YEAR PREMIUM | RESERVES 5YEAR SHORT | RESERVES 5YEAR INVESTMENT | RESERVES 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 1 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 2 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 3 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 4 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 5 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 6 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 7 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 8 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 9 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 10 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 11 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 12 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(MILLIONS)

| DATE OF CLAIM | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | -0.001 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.004 |
| 77 1 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.008 |
| 77 1 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.011 |
| 77 1 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | -0.001 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.015 |
| 77 1 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.018 |
| 77 2 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.020 |
| 77 2 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.023 |
| 77 2 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.026 |
| 77 2 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | -0.004 | 0.001 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.033 |
| 77 3 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | -0.002 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.042 |
| 77 3 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | -0.002 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.051 |
| 77 3 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | -0.001 | 0.001 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.011 | 0.062 |
| 77 3 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | 0.000 | 0.001 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.011 | 0.073 |
| 77 4 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.078 |
| 77 4 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.001 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.084 |
| 77 4 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.089 |
| 77 4 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.094 |
| 77 5 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.000 | 0.001 | 0.010 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | 0.010 | 0.104 |
| 77 5 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | -0.002 | 0.001 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.008 | 0.112 |
| 77 5 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | -0.003 | 0.001 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.119 |
| 77 5 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | -0.004 | 0.001 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.126 |
| 77 5 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | -0.004 | 0.001 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.132 |
| 77 6 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | -0.004 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.141 |
| 77 6 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | -0.004 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.150 |
| 77 6 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | -0.005 | 0.001 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.008 | 0.158 |
| 77 6 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | -0.007 | 0.001 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.164 |
| 77 7 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.001 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.165 |
| 77 7 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.167 |
| 77 7 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.002 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.168 |
| 77 7 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.002 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.169 |
| 77 8 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.171 |
| 77 8 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.173 |
| 77 8 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.176 |
| 77 8 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.004 | 0.000 | -0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.001 | -0.001 | 0.175 |
| 77 8 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.005 | 0.000 | -0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.002 | -0.002 | 0.173 |
| 77 9 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.003 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.176 |
| 77 9 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.003 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.179 |
| 77 9 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.002 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.183 |
| 77 9 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.003 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.186 |
| 77 10 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.003 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.189 |
| 77 10 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.002 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.193 |
| 77 10 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.002 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.197 |
| 77 10 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | -0.004 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.199 |
| 77 10 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.002 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.201 |
| 77 11 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.202 |
| 77 11 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.203 |
| 77 11 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.206 |
| 77 11 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.210 |
| 77 12 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.003 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.219 |
| 77 12 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.002 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.228 |
| 77 12 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.004 | 0.001 | 0.010 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | 0.010 | 0.238 |
| 77 12 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.005 | 0.001 | 0.012 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | 0.012 | 0.250 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(WALKS)

| DATE OF CLAIM | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 78 | 1 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.002 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.255 |
| 78 | 1 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.258 |
| 78 | 1 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.000 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.260 |
| 78 | 1 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.262 |
| 78 | 1 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.001 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.264 |
| 78 | 2 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.002 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.266 |
| 78 | 2 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.267 |
| 78 | 2 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.268 |
| 78 | 2 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.269 |
| 78 | 3 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | -0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.269 |
| 78 | 3 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.270 |
| 78 | 3 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.271 |
| 78 | 3 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.272 |
| 78 | 4 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | -0.004 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.277 |
| 78 | 4 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | -0.002 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.284 |
| 78 | 4 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.000 | 0.001 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.009 | 0.293 |
| 78 | 4 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | -0.004 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.297 |
| 78 | 5 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | -0.003 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.299 |
| 78 | 5 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.003 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.300 |
| 78 | 5 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.002 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.302 |
| 78 | 5 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.002 | 0.000 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.304 |
| 78 | 5 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.307 |
| 78 | 6 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.310 |
| 78 | 6 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.314 |
| 78 | 6 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | -0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.317 |
| 78 | 6 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.322 |
| 78 | 7 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.327 |
| 78 | 7 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.331 |
| 78 | 7 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.336 |
| 78 | 7 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.342 |
| 78 | 7 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.347 |
| 78 | 8 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.352 |
| 78 | 8 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.356 |
| 78 | 8 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.361 |
| 78 | 8 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.367 |
| 78 | 9 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.373 |
| 78 | 9 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.378 |
| 78 | 9 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.384 |
| 78 | 9 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.389 |
| 78 | 10 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.001 | 0.000 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.004 | 0.393 |
| 78 | 10 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.396 |
| 78 | 10 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.399 |
| 78 | 10 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.001 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.402 |
| 78 | 10 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.405 |
| 78 | 11 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.001 | 0.000 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.005 | 0.410 |
| 78 | 11 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.416 |
| 78 | 11 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.002 | 0.000 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.006 | 0.422 |
| 78 | 11 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.003 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.429 |
| 78 | 12 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.003 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.436 |
| 78 | 12 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.003 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.443 |
| 78 | 12 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.003 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.450 |
| 78 | 12 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.003 | 0.000 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 0.457 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GNMA FUTURES
(VALUES)

| DATE OF CLAIM | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 79 | 1 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.000 | 0.002 | 0.010 | 0.003 | 0.009 | 0.042 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 0.501 |
| 79 | 1 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.000 | 0.000 | 0.001 | 0.030 | 0.002 | 0.009 | 0.041 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | 0.042 | 0.543 |
| 79 | 1 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.000 | 0.000 | 0.001 | 0.030 | -0.001 | 0.008 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.038 | 0.038 | 0.581 |
| 79 | 1 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.000 | 0.000 | 0.001 | 0.030 | -0.002 | 0.008 | 0.036 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 0.618 |
| 79 | 1 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.000 | 0.001 | 0.044 | 0.002 | 0.013 | 0.059 | 0.000 | 0.000 | 0.000 | 0.000 | 0.060 | 0.060 | 0.678 |
| 79 | 2 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.000 | 0.002 | 0.044 | -0.004 | 0.011 | 0.051 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.053 | 0.731 |
| 79 | 2 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.000 | 0.002 | 0.044 | -0.005 | 0.011 | 0.050 | 0.000 | 0.000 | 0.000 | 0.000 | 0.052 | 0.052 | 0.783 |
| 79 | 2 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.000 | 0.002 | 0.044 | 0.002 | 0.013 | 0.059 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.061 | 0.844 |
| 79 | 2 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 0.000 | 0.002 | 0.107 | -0.011 | 0.027 | 0.123 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.969 |
| 79 | 3 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.000 | 0.004 | 0.106 | -0.008 | 0.029 | 0.127 | 0.000 | 0.000 | 0.000 | 0.000 | 0.131 | 0.131 | 1.100 |
| 79 | 3 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.003 | 0.000 | 0.004 | 0.106 | -0.016 | 0.027 | 0.117 | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.121 | 1.221 |
| 79 | 3 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.003 | 0.000 | 0.004 | 0.107 | -0.013 | 0.028 | 0.122 | 0.000 | 0.000 | 0.000 | 0.000 | 0.126 | 0.126 | 1.347 |
| 79 | 3 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.000 | 0.004 | 0.106 | -0.013 | 0.028 | 0.121 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 | 1.472 |
| 79 | 4 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.002 | 0.000 | 0.005 | 0.113 | -0.019 | 0.028 | 0.122 | 0.000 | 0.000 | 0.000 | 0.000 | 0.127 | 0.127 | 1.599 |
| 79 | 4 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.002 | 0.000 | 0.005 | 0.113 | -0.011 | 0.030 | 0.132 | 0.000 | 0.000 | 0.000 | 0.000 | 0.137 | 0.137 | 1.736 |
| 79 | 4 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.003 | 0.000 | 0.006 | 0.112 | -0.015 | 0.030 | 0.127 | 0.000 | 0.000 | 0.000 | 0.000 | 0.133 | 0.133 | 1.869 |
| 79 | 4 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.002 | 0.000 | 0.005 | 0.113 | -0.016 | 0.030 | 0.127 | 0.000 | 0.000 | 0.000 | 0.000 | 0.132 | 0.132 | 2.001 |
| 79 | 4 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.002 | 0.000 | 0.003 | 0.144 | -0.019 | 0.040 | 0.167 | 0.000 | 0.000 | 0.000 | 0.000 | 0.170 | 0.170 | 2.171 |
| 79 | 5 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.001 | 0.000 | 0.003 | 0.148 | -0.029 | 0.037 | 0.156 | 0.000 | 0.000 | 0.000 | 0.000 | 0.159 | 0.159 | 2.330 |
| 79 | 5 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.002 | 0.000 | 0.004 | 0.147 | -0.032 | 0.036 | 0.151 | 0.000 | 0.000 | 0.000 | 0.000 | 0.155 | 0.155 | 2.485 |
| 79 | 5 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.002 | 0.000 | 0.003 | 0.147 | -0.032 | 0.036 | 0.151 | 0.000 | 0.000 | 0.000 | 0.000 | 0.154 | 0.154 | 2.639 |
| 79 | 5 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.002 | 0.000 | 0.003 | 0.144 | -0.043 | 0.033 | 0.136 | 0.000 | 0.000 | 0.000 | 0.000 | 0.139 | 0.139 | 2.778 |
| 79 | 6 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.004 | 0.000 | 0.007 | 0.075 | -0.017 | 0.018 | 0.076 | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.083 | 2.861 |
| 79 | 6 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.005 | 0.000 | 0.007 | 0.075 | -0.016 | 0.018 | 0.077 | 0.000 | 0.000 | 0.000 | 0.000 | 0.084 | 0.084 | 2.945 |
| 79 | 6 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.005 | 0.000 | 0.007 | 0.074 | -0.013 | 0.019 | 0.080 | 0.000 | 0.000 | 0.000 | 0.000 | 0.087 | 0.087 | 3.032 |
| 79 | 6 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.005 | 0.000 | 0.008 | 0.074 | -0.017 | 0.018 | 0.075 | 0.000 | 0.000 | 0.000 | 0.000 | 0.083 | 0.083 | 3.115 |
| 79 | 7 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.005 | 0.000 | 0.008 | 0.083 | -0.023 | 0.018 | 0.078 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | 0.086 | 3.201 |
| 79 | 7 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.006 | 0.000 | 0.008 | 0.082 | -0.002 | 0.024 | 0.104 | 0.000 | 0.000 | 0.000 | 0.000 | 0.112 | 0.112 | 3.313 |
| 79 | 7 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.008 | 0.001 | 0.011 | 0.083 | -0.012 | 0.021 | 0.092 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.103 | 3.416 |
| 79 | 7 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.008 | 0.001 | 0.011 | 0.082 | -0.011 | 0.021 | 0.092 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.103 | 3.519 |
| 79 | 7 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.011 | 0.001 | 0.014 | 0.159 | -0.018 | 0.040 | 0.181 | 0.000 | 0.000 | 0.000 | 0.000 | 0.195 | 0.195 | 3.714 |
| 79 | 8 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.014 | 0.001 | 0.017 | 0.160 | -0.046 | 0.035 | 0.149 | 0.000 | 0.000 | 0.000 | 0.000 | 0.166 | 0.166 | 3.880 |
| 79 | 8 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.015 | 0.001 | 0.018 | 0.159 | -0.034 | 0.039 | 0.164 | 0.000 | 0.000 | 0.000 | 0.000 | 0.182 | 0.182 | 4.062 |
| 79 | 8 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.015 | 0.001 | 0.018 | 0.159 | -0.037 | 0.038 | 0.160 | 0.000 | 0.000 | 0.000 | 0.000 | 0.178 | 0.178 | 4.240 |
| 79 | 8 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.014 | 0.001 | 0.017 | 0.158 | -0.048 | 0.035 | 0.145 | 0.000 | 0.000 | 0.000 | 0.000 | 0.162 | 0.162 | 4.402 |
| 79 | 9 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.009 | 0.001 | 0.011 | 0.107 | -0.033 | 0.023 | 0.097 | 0.000 | 0.000 | 0.000 | 0.000 | 0.108 | 0.108 | 4.510 |
| 79 | 9 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.009 | 0.001 | 0.011 | 0.107 | -0.036 | 0.022 | 0.093 | 0.000 | 0.000 | 0.000 | 0.000 | 0.104 | 0.104 | 4.614 |
| 79 | 9 18 | 0.000 | 0.000 | 0.000 | 0.000 | -0.000 | 0.008 | 0.001 | 0.009 | 0.107 | -0.011 | 0.028 | 0.124 | 0.000 | 0.000 | 0.000 | 0.000 | 0.133 | 0.133 | 4.747 |
| 79 | 9 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.006 | 0.001 | 0.008 | 0.106 | -0.027 | 0.024 | 0.103 | 0.000 | 0.000 | 0.000 | 0.000 | 0.111 | 0.111 | 4.858 |
| 79 | 10 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.004 | 0.000 | 0.005 | 0.063 | -0.015 | 0.014 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.067 | 0.067 | 4.925 |
| 79 | 10 9 | 0.011 | 0.000 | 0.000 | 0.011 | 0.001 | 0.009 | 0.000 | 0.010 | 0.063 | -0.012 | 0.015 | 0.066 | 0.000 | 0.000 | 0.000 | 0.000 | 0.076 | 0.065 | 4.990 |
| 79 | 10 16 | 0.024 | 0.000 | 0.000 | 0.024 | 0.001 | 0.026 | 0.000 | 0.027 | 0.064 | 0.002 | 0.018 | 0.084 | 0.000 | 0.000 | 0.000 | 0.000 | 0.111 | 0.087 | 5.077 |
| 79 | 10 23 | 0.008 | 0.000 | 0.000 | 0.008 | 0.001 | 0.062 | 0.000 | 0.063 | 0.063 | -0.012 | 0.014 | 0.065 | 0.000 | 0.000 | 0.000 | 0.000 | 0.128 | 0.120 | 5.197 |
| 79 | 10 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.032 | 0.000 | 0.034 | 0.041 | 0.000 | 0.011 | 0.052 | 0.000 | 0.000 | 0.000 | 0.000 | 0.086 | 0.086 | 5.283 |
| 79 | 11 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.016 | 0.000 | 0.017 | 0.042 | -0.004 | 0.010 | 0.048 | 0.000 | 0.000 | 0.000 | 0.000 | 0.065 | 0.065 | 5.348 |
| 79 | 11 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.012 | 0.000 | 0.013 | 0.041 | -0.005 | 0.010 | 0.046 | 0.000 | 0.000 | 0.000 | 0.000 | 0.059 | 0.059 | 5.407 |
| 79 | 11 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.014 | 0.000 | 0.015 | 0.041 | -0.007 | 0.010 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.059 | 0.059 | 5.466 |
| 79 | 11 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.014 | 0.000 | 0.016 | 0.042 | -0.028 | 0.009 | 0.023 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 5.505 |
| 79 | 12 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.021 | 0.001 | 0.024 | 0.055 | -0.055 | 0.016 | 0.016 | 0.000 | 0.000 | 0.000 | 0.000 | 0.040 | 0.040 | 5.545 |
| 79 | 12 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.021 | 0.001 | 0.024 | 0.055 | -0.077 | 0.014 | -0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.016 | 0.016 | 5.561 |
| 79 | 12 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.020 | 0.001 | 0.022 | 0.055 | -0.085 | 0.015 | -0.015 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.007 | 5.568 |
| 79 | 12 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.020 | 0.001 | 0.023 | 0.054 | -0.091 | 0.015 | -0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.001 | 5.569 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(VALUES)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 | 1 2 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.012 | 0.001 | 0.014 | 0.024 | -0.029 | 0.008 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.017 | 5.586 |
| 80 | 1 8 | | 0.000 | 0.000 | 0.000 | 0.000 | -0.000 | 0.013 | 0.001 | 0.014 | 0.023 | -0.034 | 0.007 | -0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | 0.010 | 5.596 |
| 80 | 1 15 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.013 | 0.001 | 0.015 | 0.024 | -0.033 | 0.006 | -0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | 0.012 | 5.608 |
| 80 | 1 22 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.015 | 0.001 | 0.017 | 0.024 | -0.037 | 0.006 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.020 | 0.020 | 5.628 |
| 80 | 1 29 | | 0.000 | 0.000 | 0.000 | 0.000 | -0.000 | 0.017 | 0.001 | 0.018 | 0.024 | -0.015 | 0.006 | 0.015 | 0.000 | 0.000 | 0.000 | 0.000 | 0.033 | 0.033 | 5.661 |
| 80 | 2 5 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.023 | 0.001 | 0.025 | 0.041 | 0.013 | 0.012 | 0.066 | 0.000 | 0.000 | 0.000 | 0.000 | 0.091 | 0.091 | 5.752 |
| 80 | 2 12 | | 0.000 | 0.002 | 0.000 | 0.002 | 0.001 | 0.024 | 0.001 | 0.026 | 0.041 | 0.090 | 0.013 | 0.144 | 0.000 | 0.000 | 0.000 | 0.000 | 0.170 | 0.168 | 5.920 |
| 80 | 2 19 | | 0.000 | 0.016 | 0.000 | 0.016 | 0.001 | 0.027 | 0.002 | 0.030 | 0.041 | 0.157 | 0.013 | 0.211 | 0.000 | 0.000 | 0.000 | 0.000 | 0.241 | 0.225 | 6.145 |
| 80 | 2 26 | | 0.000 | 0.033 | 0.000 | 0.033 | 0.001 | 0.031 | 0.002 | 0.034 | 0.040 | 0.190 | 0.014 | 0.244 | 0.000 | 0.000 | 0.000 | 0.000 | 0.278 | 0.245 | 6.390 |
| 80 | 3 4 | | 0.000 | 0.270 | 0.000 | 0.270 | 0.001 | 0.048 | 0.003 | 0.052 | 0.094 | 0.407 | 0.033 | 0.534 | 0.000 | 0.000 | 0.000 | 0.000 | 0.586 | 0.316 | 6.706 |
| 80 | 3 11 | | 0.000 | 0.293 | 0.000 | 0.293 | 0.001 | 0.056 | 0.003 | 0.060 | 0.094 | 0.362 | 0.035 | 0.491 | 0.000 | 0.000 | 0.000 | 0.000 | 0.551 | 0.258 | 6.964 |
| 80 | 3 18 | | 0.000 | 0.452 | 0.000 | 0.452 | 0.001 | 0.061 | 0.003 | 0.065 | 0.094 | 0.456 | 0.035 | 0.585 | 0.000 | 0.000 | 0.000 | 0.000 | 0.650 | 0.198 | 7.162 |
| 80 | 3 25 | | 0.017 | 0.679 | 0.000 | 0.696 | 0.001 | 0.077 | 0.004 | 0.082 | 0.093 | 0.690 | 0.035 | 0.818 | 0.000 | 0.000 | 0.000 | 0.000 | 0.900 | 0.204 | 7.366 |
| 80 | 4 1 | | 0.052 | 0.496 | 0.000 | 0.548 | 0.001 | 0.074 | 0.004 | 0.081 | 0.053 | 0.260 | 0.022 | 0.335 | 0.000 | 0.000 | 0.000 | 0.000 | 0.416 | -0.132 | 7.234 |
| 80 | 4 8 | | 0.078 | 0.635 | 0.000 | 0.713 | 0.001 | 0.072 | 0.004 | 0.079 | 0.054 | 0.228 | 0.023 | 0.305 | 0.000 | 0.000 | 0.000 | 0.000 | 0.384 | -0.329 | 6.905 |
| 80 | 4 15 | | 0.098 | 0.681 | 0.000 | 0.779 | 0.002 | 0.041 | 0.006 | 0.049 | 0.053 | 0.125 | 0.029 | 0.207 | 0.000 | 0.000 | 0.000 | 0.000 | 0.256 | -0.523 | 6.382 |
| 80 | 4 21 | | 0.101 | 0.712 | 0.000 | 0.813 | 0.001 | 0.028 | 0.007 | 0.036 | 0.053 | 0.052 | 0.027 | 0.132 | 0.000 | 0.000 | 0.000 | 0.000 | 0.168 | -0.445 | 5.737 |
| 80 | 4 28 | | 0.068 | 0.378 | 0.000 | 0.446 | 0.001 | -0.004 | 0.007 | 0.004 | 0.047 | -0.065 | 0.026 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | -0.634 | 5.103 |
| 80 | 5 5 | | 0.039 | 0.444 | 0.000 | 0.483 | 0.001 | -0.076 | 0.008 | -0.067 | 0.048 | -0.295 | 0.023 | -0.224 | 0.000 | 0.000 | 0.000 | 0.000 | -0.291 | -0.774 | 4.329 |
| 80 | 5 12 | | 0.000 | 0.193 | 0.000 | 0.193 | 0.002 | -0.051 | 0.008 | -0.041 | 0.048 | -0.237 | 0.023 | -0.166 | 0.000 | 0.000 | 0.000 | 0.000 | -0.207 | -0.498 | 3.929 |
| 80 | 5 16 | | 0.000 | 0.044 | 0.000 | 0.044 | 0.001 | -0.050 | 0.008 | -0.041 | 0.048 | -0.166 | 0.022 | -0.096 | 0.000 | 0.000 | 0.000 | 0.000 | -0.137 | -0.181 | 3.748 |
| 80 | 5 26 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.047 | 0.007 | -0.038 | 0.048 | -0.237 | 0.024 | -0.165 | 0.000 | 0.000 | 0.000 | 0.000 | -0.203 | -0.203 | 3.545 |
| 80 | 6 2 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.047 | 0.007 | -0.038 | 0.113 | -0.378 | 0.058 | -0.207 | 0.000 | 0.000 | 0.000 | 0.000 | -0.245 | -0.245 | 3.300 |
| 80 | 6 9 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.044 | 0.007 | -0.036 | 0.114 | -0.297 | 0.062 | -0.111 | 0.000 | 0.000 | 0.000 | 0.000 | -0.147 | -0.147 | 3.153 |
| 80 | 6 16 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.046 | 0.007 | -0.038 | 0.113 | -0.329 | 0.056 | -0.160 | 0.000 | 0.000 | 0.000 | 0.000 | -0.198 | -0.198 | 2.955 |
| 80 | 6 23 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.048 | 0.006 | -0.040 | 0.114 | -0.339 | 0.056 | -0.169 | 0.000 | 0.000 | 0.000 | 0.000 | -0.209 | -0.209 | 2.746 |
| 80 | 6 30 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.028 | 0.003 | -0.024 | 0.090 | -0.268 | 0.049 | -0.129 | 0.000 | 0.000 | 0.000 | 0.000 | -0.153 | -0.153 | 2.593 |
| 80 | 7 7 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.029 | 0.003 | -0.025 | 0.090 | -0.269 | 0.042 | -0.137 | 0.000 | 0.000 | 0.000 | 0.000 | -0.147 | -0.162 | 2.431 |
| 80 | 7 14 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.030 | 0.003 | -0.026 | 0.090 | -0.237 | 0.041 | -0.106 | 0.000 | 0.000 | 0.000 | 0.000 | -0.132 | -0.132 | 2.299 |
| 80 | 7 21 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.030 | 0.002 | -0.027 | 0.091 | -0.190 | 0.044 | -0.055 | 0.000 | 0.000 | 0.000 | 0.000 | -0.082 | -0.082 | 2.217 |
| 80 | 7 28 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.030 | 0.002 | -0.027 | 0.058 | -0.123 | 0.027 | -0.038 | 0.000 | 0.000 | 0.000 | 0.000 | -0.065 | -0.065 | 2.152 |
| 80 | 8 5 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.035 | 0.002 | -0.031 | 0.058 | -0.094 | 0.029 | -0.007 | 0.000 | 0.000 | 0.000 | 0.000 | -0.038 | -0.038 | 2.114 |
| 80 | 8 11 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.034 | 0.002 | -0.031 | 0.057 | -0.076 | 0.027 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | -0.023 | -0.023 | 2.091 |
| 80 | 8 18 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | -0.035 | 0.001 | -0.033 | 0.058 | -0.058 | 0.025 | 0.025 | 0.000 | 0.000 | 0.000 | 0.000 | -0.008 | -0.008 | 2.083 |
| 80 | 8 25 | | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | -0.035 | 0.001 | -0.032 | 0.058 | -0.027 | 0.026 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.025 | 0.025 | 2.108 |
| 80 | 9 2 | | 0.000 | 0.013 | 0.000 | 0.013 | 0.003 | -0.044 | 0.001 | -0.042 | 0.057 | -0.012 | 0.030 | 0.075 | 0.000 | 0.000 | 0.000 | 0.000 | 0.033 | 0.020 | 2.128 |
| 80 | 9 8 | | 0.000 | 0.044 | 0.000 | 0.044 | 0.003 | -0.043 | 0.000 | -0.040 | 0.057 | 0.002 | 0.027 | 0.086 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | -0.018 | 2.110 |
| 80 | 9 15 | | 0.000 | 0.101 | 0.000 | 0.101 | 0.002 | -0.039 | 0.000 | -0.037 | 0.058 | 0.009 | 0.027 | 0.094 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | -0.044 | 2.066 |
| 80 | 9 22 | | 0.000 | 0.111 | 0.000 | 0.111 | 0.004 | -0.033 | -0.001 | -0.030 | 0.057 | 0.094 | 0.024 | 0.175 | 0.000 | 0.000 | 0.000 | 0.000 | 0.145 | 0.034 | 2.100 |
| 80 | 9 29 | | 0.000 | 0.155 | 0.000 | 0.155 | 0.003 | -0.020 | -0.001 | -0.018 | 0.058 | 0.143 | 0.023 | 0.224 | 0.000 | 0.000 | 0.000 | 0.000 | 0.206 | 0.061 | 2.151 |
| 80 | 10 6 | | 0.000 | 0.212 | 0.000 | 0.212 | 0.003 | -0.017 | -0.001 | -0.015 | 0.058 | -0.102 | 0.021 | -0.023 | 0.000 | 0.000 | 0.000 | 0.000 | -0.038 | -0.250 | 1.901 |
| 80 | 10 14 | | 0.000 | 0.230 | 0.000 | 0.230 | 0.003 | -0.014 | -0.001 | -0.012 | 0.059 | -0.211 | 0.017 | -0.135 | 0.000 | 0.000 | 0.000 | 0.000 | -0.147 | -0.377 | 1.524 |
| 80 | 10 20 | | 0.000 | 0.205 | 0.000 | 0.205 | 0.002 | -0.020 | -0.001 | -0.019 | 0.057 | -0.016 | 0.020 | 0.061 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | -0.163 | 1.361 |
| 80 | 10 27 | | 0.000 | 0.198 | 0.000 | 0.198 | 0.009 | -0.022 | -0.001 | -0.014 | 0.058 | 0.162 | 0.014 | 0.236 | 0.000 | 0.000 | 0.000 | 0.000 | 0.222 | 0.024 | 1.385 |
| 80 | 11 3 | | 0.000 | 0.171 | 0.000 | 0.171 | 0.008 | -0.023 | -0.001 | -0.016 | 0.048 | 0.144 | 0.014 | 0.206 | 0.000 | 0.000 | 0.000 | 0.000 | 0.190 | 0.019 | 1.404 |
| 80 | 11 10 | | 0.000 | 0.204 | 0.000 | 0.204 | 0.008 | -0.025 | -0.001 | -0.018 | 0.048 | 0.193 | 0.015 | 0.256 | 0.000 | 0.000 | 0.000 | 0.000 | 0.238 | 0.034 | 1.438 |
| 80 | 11 17 | | 0.000 | 0.227 | 0.000 | 0.227 | 0.008 | -0.028 | -0.001 | -0.021 | 0.048 | 0.195 | 0.016 | 0.259 | 0.000 | 0.000 | 0.000 | 0.000 | 0.238 | 0.011 | 1.449 |
| 80 | 11 24 | | 0.000 | 0.233 | 0.000 | 0.233 | 0.007 | -0.023 | -0.001 | -0.017 | 0.048 | 0.131 | 0.019 | 0.198 | 0.000 | 0.000 | 0.000 | 0.000 | 0.181 | -0.052 | 1.397 |
| 80 | 12 1 | | 0.000 | 0.249 | 0.000 | 0.249 | 0.014 | -0.053 | -0.003 | -0.042 | 0.041 | 0.251 | 0.019 | 0.311 | 0.000 | 0.000 | 0.000 | 0.000 | 0.269 | 0.020 | 1.417 |
| 80 | 12 8 | | 0.000 | 0.327 | 0.000 | 0.327 | 0.013 | -0.065 | -0.004 | -0.056 | 0.040 | 0.208 | 0.021 | 0.269 | 0.000 | 0.000 | 0.000 | 0.000 | 0.213 | -0.114 | 1.303 |
| 80 | 12 15 | | 0.000 | 0.397 | 0.000 | 0.397 | 0.013 | -0.072 | -0.005 | -0.064 | 0.040 | 0.283 | 0.022 | 0.345 | 0.000 | 0.000 | 0.000 | 0.000 | 0.281 | -0.116 | 1.187 |
| 80 | 12 22 | | 0.000 | 0.466 | 0.000 | 0.466 | 0.012 | -0.075 | -0.005 | -0.068 | 0.040 | 0.022 | 0.023 | 0.085 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | -0.449 | 0.738 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(VALNS)

| DATE OF CLAIR | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 0.000 | 0.123 | 0.000 | 0.123 | 0.002 | -0.011 | -0.001 | -0.010 | 0.010 | 0.010 | 0.006 | 0.026 | 0.554 | -0.700 | 0.200 | 0.054 | 0.070 | -0.053 | 0.685 |
| 81 1 5 | 0.000 | 0.126 | 0.000 | 0.126 | 0.002 | -0.011 | -0.001 | -0.010 | 0.009 | 0.004 | 0.006 | 0.019 | 0.554 | -0.718 | 0.215 | 0.051 | 0.060 | -0.046 | 0.639 |
| 81 1 12 | 0.000 | 0.117 | 0.000 | 0.117 | 0.002 | -0.012 | -0.001 | -0.011 | 0.010 | 0.040 | 0.006 | 0.056 | 0.554 | -0.626 | 0.201 | 0.129 | 0.174 | 0.057 | 0.676 |
| 81 1 19 | 0.000 | 0.106 | 0.000 | 0.106 | 0.002 | -0.013 | -0.001 | -0.012 | 0.010 | 0.053 | 0.006 | 0.069 | 0.554 | -0.580 | 0.204 | 0.178 | 0.235 | 0.129 | 0.805 |
| 81 1 26 | 0.000 | 0.104 | 0.000 | 0.104 | 0.002 | -0.014 | -0.001 | -0.013 | 0.010 | 0.063 | 0.007 | 0.080 | 0.799 | -0.705 | 0.308 | 0.322 | 0.389 | 0.285 | 1.090 |
| 81 2 2 | 0.000 | 0.241 | 0.000 | 0.241 | 0.004 | -0.028 | -0.003 | -0.027 | 0.024 | 0.187 | 0.016 | 0.227 | 0.799 | -0.743 | 0.288 | 0.324 | 0.524 | 0.283 | 1.373 |
| 81 2 9 | 0.000 | 0.246 | 0.000 | 0.246 | 0.003 | -0.029 | -0.003 | -0.029 | 0.023 | 0.258 | 0.018 | 0.299 | 0.798 | -0.702 | 0.284 | 0.380 | 0.650 | 0.404 | 1.777 |
| 81 2 16 | 0.000 | 0.246 | 0.000 | 0.246 | 0.004 | -0.030 | -0.003 | -0.029 | 0.023 | 0.331 | 0.017 | 0.371 | 0.799 | -0.563 | 0.308 | 0.544 | 0.886 | 0.640 | 2.417 |
| 81 2 23 | 0.000 | 0.244 | 0.000 | 0.244 | 0.004 | -0.032 | -0.003 | -0.031 | 0.023 | 0.286 | 0.019 | 0.328 | 0.814 | -0.617 | 0.289 | 0.486 | 0.783 | 0.539 | 2.956 |
| 81 3 2 | 0.000 | 0.433 | 0.000 | 0.433 | 0.005 | -0.031 | -0.003 | -0.029 | 0.038 | 0.605 | 0.034 | 0.677 | 0.814 | -0.543 | 0.295 | 0.544 | 1.214 | 0.781 | 3.737 |
| 81 3 9 | 0.000 | 0.472 | 0.000 | 0.472 | 0.005 | -0.030 | -0.003 | -0.028 | 0.039 | 0.468 | 0.035 | 0.542 | 0.815 | -0.572 | 0.285 | 0.528 | 1.042 | 0.570 | 4.307 |
| 81 3 16 | 0.000 | 0.513 | 0.000 | 0.513 | 0.005 | -0.026 | -0.003 | -0.024 | 0.039 | 0.395 | 0.035 | 0.469 | 0.814 | -0.582 | 0.295 | 0.527 | 0.972 | 0.459 | 4.766 |
| 81 3 23 | 0.000 | 0.519 | 0.000 | 0.519 | 0.005 | -0.023 | -0.002 | -0.020 | 0.039 | 0.494 | 0.032 | 0.565 | 0.814 | -0.454 | 0.297 | 0.657 | 1.202 | 0.683 | 5.449 |
| 81 3 30 | 0.000 | 0.511 | 0.000 | 0.511 | 0.004 | -0.011 | -0.001 | -0.008 | 0.039 | 0.488 | 0.031 | 0.558 | 1.516 | -0.856 | 0.540 | 1.200 | 1.750 | 1.239 | 6.688 |
| 81 4 6 | 0.000 | 0.532 | 0.000 | 0.532 | 0.005 | -0.009 | -0.001 | -0.005 | 0.038 | 0.643 | 0.031 | 0.732 | 1.516 | -0.478 | 0.565 | 1.603 | 2.330 | 1.798 | 8.486 |
| 81 4 13 | 0.000 | 0.649 | 0.645 | 1.294 | 0.004 | -0.006 | 0.000 | -0.002 | 0.039 | 0.649 | 0.033 | 0.721 | 1.516 | -0.367 | 0.579 | 1.728 | 2.447 | 1.153 | 9.639 |
| 81 4 20 | 0.000 | 0.693 | 1.064 | 1.757 | 0.005 | -0.005 | 0.000 | 0.000 | 0.039 | 0.607 | 0.032 | 0.678 | 1.516 | -0.381 | 0.585 | 1.720 | 2.398 | 0.641 | 10.280 |
| 81 4 27 | 0.000 | 0.446 | 1.300 | 1.746 | 0.007 | -0.004 | 0.001 | 0.004 | 0.023 | 0.434 | 0.020 | 0.477 | 1.253 | 0.098 | 0.489 | 1.840 | 2.321 | 0.555 | 10.835 |
| 81 5 4 | 0.000 | 0.496 | 1.744 | 2.240 | 0.033 | 0.008 | 0.005 | 0.046 | 0.023 | 0.549 | 0.020 | 0.592 | 1.254 | 0.880 | 0.483 | 2.617 | 3.255 | 1.015 | 11.850 |
| 81 5 11 | 0.000 | 0.644 | 3.135 | 3.779 | 0.031 | 0.009 | 0.005 | 0.045 | 0.023 | 0.537 | 0.023 | 0.583 | 1.254 | 0.739 | 0.491 | 2.484 | 3.112 | -0.667 | 11.183 |
| 81 5 19 | 0.019 | 0.709 | 3.759 | 4.487 | 0.030 | 0.007 | 0.004 | 0.041 | 0.023 | 0.458 | 0.024 | 0.505 | 1.253 | 0.229 | 0.500 | 1.982 | 2.528 | -1.959 | 9.224 |
| 81 5 25 | 0.081 | 0.728 | 3.906 | 4.715 | 0.036 | 0.043 | 0.008 | 0.087 | 0.023 | 0.479 | 0.026 | 0.528 | 1.254 | 0.314 | 0.483 | 2.051 | 2.666 | -2.049 | 7.175 |
| 81 6 1 | 0.094 | 1.827 | 5.356 | 7.277 | 0.026 | 0.031 | 0.005 | 0.062 | 0.053 | 1.105 | 0.072 | 1.230 | 1.635 | 0.107 | 0.654 | 2.396 | 3.688 | -3.589 | 3.586 |
| 81 6 8 | 0.110 | 1.970 | 5.929 | 8.009 | 0.026 | 0.045 | 0.007 | 0.078 | 0.053 | 1.096 | 0.077 | 1.226 | 1.634 | -0.018 | 0.636 | 2.252 | 3.556 | -4.453 | -0.867 |
| 81 6 15 | 0.124 | 2.014 | 6.236 | 8.374 | 0.026 | 0.038 | 0.008 | 0.072 | 0.052 | 0.957 | 0.079 | 1.088 | 1.634 | -0.396 | 0.656 | 1.894 | 3.054 | -5.320 | -6.187 |
| 81 6 22 | 0.119 | 2.010 | 6.280 | 8.409 | 0.026 | 0.040 | 0.008 | 0.094 | 0.053 | 1.114 | 0.081 | 1.248 | 1.634 | 0.126 | 0.617 | 2.377 | 3.719 | -4.690 | -10.877 |
| 81 6 29 | 0.126 | 1.187 | 7.040 | 8.353 | 0.025 | 0.089 | 0.007 | 0.121 | 0.028 | 0.754 | 0.046 | 0.828 | 1.716 | 0.947 | 0.637 | 3.300 | 4.249 | -4.104 | -14.981 |
| 81 7 6 | 0.092 | 1.190 | 7.183 | 8.465 | 0.018 | 0.058 | 0.005 | 0.081 | 0.028 | 0.740 | 0.048 | 0.816 | 1.716 | 1.055 | 0.703 | 3.474 | 4.371 | -4.094 | -19.075 |
| 81 7 13 | 0.097 | 1.187 | 7.136 | 8.420 | 0.018 | 0.068 | 0.005 | 0.091 | 0.028 | 0.796 | 0.053 | 0.877 | 1.717 | 1.325 | 0.680 | 3.722 | 4.690 | -3.730 | -22.805 |
| 81 7 20 | 0.103 | 1.202 | 7.279 | 8.584 | 0.017 | 0.104 | 0.006 | 0.129 | 0.027 | 0.950 | 0.055 | 1.032 | 1.716 | 2.393 | 0.684 | 4.793 | 5.954 | -2.630 | -25.435 |
| 81 7 27 | 0.143 | 1.384 | 6.421 | 7.948 | 0.018 | 0.093 | 0.005 | 0.116 | 0.028 | 0.917 | 0.060 | 1.005 | 1.199 | 1.568 | 0.490 | 3.257 | 4.378 | -3.570 | -29.005 |
| 81 8 4 | 0.278 | 2.797 | 9.877 | 12.952 | 0.024 | 0.159 | 0.008 | 0.191 | 0.043 | 1.749 | 0.113 | 1.905 | 1.118 | 1.962 | 0.388 | 3.468 | 5.564 | -7.388 | -36.393 |
| 81 8 10 | 0.332 | 3.158 | 9.527 | 13.017 | 0.025 | 0.131 | 0.008 | 0.164 | 0.043 | 1.619 | 0.116 | 1.778 | 1.200 | 1.692 | 0.510 | 3.402 | 5.344 | -7.673 | -44.066 |
| 81 8 17 | 0.343 | 3.107 | 10.048 | 13.598 | 0.025 | 0.146 | 0.008 | 0.179 | 0.043 | 1.660 | 0.114 | 1.817 | 1.199 | 1.969 | 0.518 | 3.686 | 5.682 | -7.916 | -51.982 |
| 81 8 24 | 0.352 | 3.257 | 10.274 | 13.883 | 0.024 | 0.207 | 0.008 | 0.239 | 0.043 | 2.048 | 0.115 | 2.206 | 1.199 | 3.155 | 0.518 | 4.872 | 7.317 | -6.566 | -58.548 |
| 81 8 31 | 0.224 | 1.632 | 12.106 | 13.962 | 0.018 | 0.132 | 0.006 | 0.156 | 0.020 | 1.010 | 0.059 | 1.089 | 1.342 | 3.756 | 0.611 | 5.729 | 6.974 | -6.988 | -65.536 |
| 81 9 8 | 0.223 | 1.622 | 12.220 | 14.065 | 0.018 | 0.144 | 0.006 | 0.168 | 0.021 | 1.055 | 0.059 | 1.135 | 1.342 | 4.220 | 0.628 | 6.210 | 7.513 | -6.552 | -72.088 |
| 81 9 14 | 0.211 | 1.582 | 11.905 | 13.698 | 0.018 | 0.120 | 0.006 | 0.144 | 0.020 | 0.941 | 0.058 | 1.019 | 1.342 | 3.805 | 0.689 | 5.856 | 7.019 | -6.679 | -78.767 |
| 81 9 21 | 0.209 | 1.567 | 11.982 | 13.758 | 0.018 | 0.084 | 0.006 | 0.108 | 0.020 | 0.775 | 0.057 | 0.852 | 1.342 | 2.911 | 0.684 | 4.957 | 5.917 | -7.841 | -86.608 |
| 81 9 28 | 0.193 | 0.974 | 12.732 | 13.899 | 0.018 | 0.128 | 0.006 | 0.152 | 0.012 | 0.636 | 0.037 | 0.685 | 1.405 | 4.935 | 0.731 | 7.071 | 7.908 | -5.991 | -92.599 |
| 81 10 5 | 0.530 | 0.977 | 12.735 | 14.242 | 0.052 | 0.315 | 0.020 | 0.387 | 0.012 | 0.582 | 0.041 | 0.635 | 1.405 | 4.416 | 0.784 | 6.605 | 7.627 | -6.615 | -99.214 |
| 81 10 13 | 0.426 | 0.872 | 11.373 | 12.671 | 0.053 | 0.264 | 0.022 | 0.339 | 0.012 | 0.517 | 0.041 | 0.570 | 1.405 | 3.893 | 0.840 | 6.138 | 7.047 | -5.624 | -104.838 |
| 81 10 19 | 0.369 | 0.848 | 11.143 | 12.360 | 0.052 | 0.239 | 0.022 | 0.313 | 0.012 | 0.541 | 0.049 | 0.602 | 1.405 | 3.640 | 0.802 | 5.847 | 6.762 | -5.598 | -110.436 |
| 81 10 26 | 0.314 | 0.732 | 7.850 | 8.896 | 0.050 | 0.338 | 0.020 | 0.408 | 0.012 | 0.531 | 0.029 | 0.572 | 1.058 | 4.080 | 0.673 | 5.811 | 6.791 | -2.105 | -112.541 |
| 81 11 2 | 0.471 | 1.746 | 7.782 | 9.999 | 0.076 | 0.317 | 0.032 | 0.425 | 0.048 | 0.986 | 0.081 | 1.115 | 1.058 | 3.001 | 0.677 | 4.736 | 6.276 | -3.723 | -116.264 |
| 81 11 9 | 0.395 | 1.572 | 7.442 | 9.409 | 0.077 | 0.132 | 0.031 | 0.240 | 0.048 | 0.638 | 0.071 | 0.757 | 1.057 | 1.970 | 0.672 | 3.699 | 4.696 | -4.713 | -120.977 |
| 81 11 16 | 0.120 | 1.196 | 6.061 | 7.377 | 0.074 | 0.010 | 0.032 | 0.118 | 0.049 | 0.435 | 0.073 | 0.557 | 1.058 | 1.366 | 0.701 | 3.125 | 3.800 | -3.577 | -124.554 |
| 81 11 23 | 0.000 | 0.979 | 4.855 | 5.834 | 0.076 | 0.111 | 0.034 | 0.221 | 0.048 | 0.581 | 0.073 | 0.702 | 1.058 | 1.984 | 0.709 | 3.751 | 4.674 | -1.160 | -125.714 |
| 81 11 30 | 0.000 | 0.547 | 5.236 | 5.783 | 0.112 | 0.077 | 0.046 | 0.235 | 0.033 | 0.282 | 0.048 | 0.363 | 1.217 | 1.891 | 0.878 | 3.986 | 4.584 | -1.199 | -126.913 |
| 81 12 7 | 0.000 | 0.551 | 5.383 | 5.934 | 0.116 | 0.016 | 0.042 | 0.174 | 0.034 | 0.410 | 0.049 | 0.493 | 1.216 | 2.702 | 0.848 | 4.766 | 5.433 | -0.501 | -127.414 |
| 81 12 12 | 0.000 | 0.551 | 5.573 | 6.124 | 0.118 | 0.003 | 0.038 | 0.159 | 0.033 | 0.509 | 0.048 | 0.590 | 1.214 | 3.597 | 0.875 | 5.686 | 6.435 | 0.311 | -127.103 |
| 81 12 21 | 0.000 | 0.571 | 5.969 | 6.540 | 0.120 | 0.077 | 0.045 | 0.242 | 0.033 | 0.476 | 0.050 | 0.559 | 1.214 | 3.408 | 0.873 | 5.495 | 6.296 | -0.244 | -127.347 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 4%
SHORT POSITION: ADJUSTED GAMA FUTURES
(VALUES)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 81 | 12 | 28 | 0.000 | 0.298 | 3.008 | 3.306 | 0.114 | 0.092 | 0.045 | 0.251 | 0.016 | 0.263 | 0.025 | 0.304 | 0.601 | 1.842 | 0.463 | 2.906 | 3.461 | 0.155 | -127.192 |
| 82 | 1 | 4 | 0.000 | 0.311 | 3.095 | 3.406 | 0.024 | 0.024 | 0.010 | 0.058 | 0.016 | 0.281 | 0.027 | 0.324 | 0.601 | 1.928 | 0.448 | 2.977 | 3.359 | -0.047 | -127.239 |
| 82 | 1 | 11 | 0.000 | 0.303 | 3.344 | 3.647 | 0.024 | 0.022 | 0.009 | 0.055 | 0.016 | 0.316 | 0.024 | 0.356 | 0.600 | 2.304 | 0.451 | 3.355 | 3.766 | 0.119 | -127.120 |
| 82 | 1 | 18 | 0.000 | 0.301 | 3.553 | 3.854 | 0.024 | 0.025 | 0.009 | 0.058 | 0.016 | 0.289 | 0.025 | 0.330 | 0.601 | 2.227 | 0.467 | 3.295 | 3.683 | -0.171 | -127.291 |
| 82 | 1 | 25 | 0.000 | 0.340 | 4.134 | 4.474 | 0.022 | 0.029 | 0.009 | 0.060 | 0.016 | 0.282 | 0.028 | 0.326 | 0.599 | 2.197 | 0.483 | 3.279 | 3.665 | -0.809 | -128.100 |
| 82 | 2 | 1 | 0.000 | 1.039 | 7.219 | 8.258 | 0.022 | 0.030 | 0.010 | 0.062 | 0.041 | 0.899 | 0.090 | 1.030 | 0.956 | 3.963 | 0.801 | 5.720 | 6.812 | -1.446 | -129.546 |
| 82 | 2 | 8 | 0.000 | 1.114 | 7.668 | 8.782 | 0.023 | 0.027 | 0.009 | 0.059 | 0.041 | 0.997 | 0.089 | 1.127 | 0.954 | 4.453 | 0.818 | 6.225 | 7.411 | -1.371 | -130.917 |
| 82 | 2 | 15 | 0.000 | 1.130 | 7.790 | 8.920 | 0.023 | 0.023 | 0.008 | 0.054 | 0.041 | 0.923 | 0.095 | 1.059 | 0.954 | 4.178 | 0.847 | 5.979 | 7.092 | -1.828 | -132.745 |
| 82 | 2 | 22 | 0.000 | 1.317 | 8.458 | 9.775 | 0.023 | 0.029 | 0.009 | 0.061 | 0.041 | 0.665 | 0.100 | 0.806 | 0.955 | 3.183 | 0.853 | 4.991 | 5.858 | -3.917 | -136.662 |
| 82 | 3 | 1 | 0.000 | 1.985 | 14.188 | 16.173 | 0.021 | 0.023 | 0.008 | 0.052 | 0.057 | 0.976 | 0.157 | 1.190 | 1.480 | 5.141 | 1.404 | 8.025 | 9.267 | -6.906 | -143.568 |
| 82 | 3 | 8 | 0.000 | 2.031 | 14.188 | 16.219 | 0.021 | 0.027 | 0.009 | 0.057 | 0.056 | 1.014 | 0.170 | 1.240 | 1.480 | 5.080 | 1.419 | 7.979 | 9.276 | -6.943 | -150.511 |
| 82 | 3 | 15 | 0.000 | 1.977 | 13.771 | 15.748 | 0.021 | 0.027 | 0.009 | 0.057 | 0.056 | 1.086 | 0.173 | 1.315 | 1.480 | 5.304 | 1.415 | 8.199 | 9.571 | -6.177 | -156.688 |
| 82 | 3 | 22 | 0.000 | 1.963 | 13.623 | 15.586 | 0.022 | 0.021 | 0.008 | 0.051 | 0.056 | 0.952 | 0.179 | 1.187 | 1.480 | 4.636 | 1.410 | 7.546 | 8.784 | -6.802 | -163.490 |
| 82 | 3 | 29 | 0.000 | 0.839 | 11.309 | 12.148 | 0.021 | 0.020 | 0.008 | 0.049 | 0.023 | 0.535 | 0.079 | 0.637 | 1.207 | 4.740 | 1.174 | 7.121 | 7.807 | -4.341 | -167.831 |
| 82 | 4 | 5 | 0.000 | 0.845 | 11.288 | 12.133 | 0.031 | 0.018 | 0.010 | 0.059 | 0.023 | 0.529 | 0.081 | 0.633 | 1.207 | 4.687 | 1.188 | 7.082 | 7.774 | -4.359 | -172.190 |
| 82 | 4 | 13 | 0.000 | 0.837 | 11.124 | 11.961 | 0.031 | 0.018 | 0.010 | 0.059 | 0.024 | 0.444 | 0.082 | 0.552 | 1.207 | 4.188 | 1.263 | 6.658 | 7.269 | -4.692 | -176.882 |
| 82 | 4 | 19 | 0.000 | 0.837 | 11.144 | 11.981 | 0.032 | 0.019 | 0.010 | 0.041 | 0.023 | 0.387 | 0.082 | 0.492 | 1.207 | 3.659 | 1.236 | 6.102 | 6.655 | -5.326 | -182.208 |
| 82 | 4 | 26 | 0.000 | 0.837 | 11.449 | 12.286 | 0.042 | 0.013 | 0.011 | 0.066 | 0.023 | 0.384 | 0.082 | 0.489 | 1.195 | 3.813 | 1.279 | 6.287 | 6.842 | -5.444 | -187.652 |
| 82 | 5 | 3 | 0.000 | 1.055 | 11.469 | 12.524 | 0.039 | 0.000 | 0.008 | 0.047 | 0.033 | 0.588 | 0.105 | 0.726 | 1.196 | 4.389 | 1.252 | 6.837 | 7.610 | -4.914 | -192.566 |
| 82 | 5 | 10 | 0.000 | 1.050 | 10.996 | 12.046 | 0.041 | 0.004 | 0.009 | 0.054 | 0.034 | 0.468 | 0.107 | 0.609 | 1.196 | 3.647 | 1.290 | 6.133 | 6.796 | -5.250 | -197.816 |
| 82 | 5 | 17 | 0.000 | 1.045 | 10.953 | 11.998 | 0.042 | 0.013 | 0.010 | 0.065 | 0.034 | 0.523 | 0.110 | 0.667 | 1.197 | 3.913 | 1.281 | 6.391 | 7.123 | -4.875 | -202.691 |
| 82 | 5 | 25 | 0.000 | 1.040 | 10.910 | 11.950 | 0.040 | 0.011 | 0.010 | 0.061 | 0.033 | 0.498 | 0.114 | 0.645 | 1.196 | 3.645 | 1.277 | 6.118 | 6.824 | -5.126 | -207.817 |

END OF DATA
READY.

# EXHIBITS 27-29

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 5 | - 77 1 3 | 10.83 | 9.87 | 4.59 | 4.55 | 0.005 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.004 |
| 74 1 12 | - 77 1 10 | 10.81 | 9.78 | 4.59 | 4.55 | 0.004 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.008 |
| 74 1 19 | - 77 1 17 | 10.87 | 9.69 | 4.59 | 4.56 | 0.004 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.011 |
| 74 1 26 | - 77 1 24 | 10.93 | 9.51 | 4.59 | 4.56 | 0.005 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.015 |
| 74 2 2 | - 77 1 31 | 10.99 | 9.35 | 3.84 | 3.81 | 0.003 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.018 |
| 74 2 9 | - 77 2 7 | 11.04 | 9.19 | 3.84 | 3.81 | 0.003 | 0.002 | 0.000 | 0.000 | 0.001 | 0.000 | 0.002 | 0.020 |
| 74 2 16 | - 77 2 14 | 11.10 | 9.03 | 3.84 | 3.81 | 0.004 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.023 |
| 74 2 23 | - 77 2 21 | 11.15 | 9.11 | 3.84 | 3.81 | 0.003 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.026 |
| 74 3 1 | - 77 2 28 | 11.20 | 9.19 | 12.05 | 11.95 | 0.010 | 0.007 | 0.000 | 0.000 | 0.001 | 0.000 | 0.007 | 0.033 |
| 74 3 8 | - 77 3 7 | 11.25 | 9.27 | 12.05 | 11.95 | 0.010 | 0.009 | 0.000 | 0.000 | 0.001 | 0.000 | 0.009 | 0.042 |
| 74 3 15 | - 77 3 14 | 11.30 | 9.35 | 12.05 | 11.95 | 0.010 | 0.009 | 0.000 | 0.000 | 0.001 | 0.000 | 0.009 | 0.051 |
| 74 3 22 | - 77 3 21 | 11.29 | 9.36 | 12.05 | 11.95 | 0.011 | 0.011 | 0.000 | 0.000 | 0.001 | 0.000 | 0.011 | 0.062 |
| 74 3 29 | - 77 3 28 | 11.27 | 9.37 | 12.05 | 11.95 | 0.010 | 0.011 | 0.000 | 0.000 | 0.001 | 0.000 | 0.011 | 0.073 |
| 74 4 5 | - 77 4 4 | 11.25 | 9.37 | 5.31 | 5.27 | 0.005 | 0.005 | 0.000 | 0.000 | 0.001 | 0.000 | 0.005 | 0.078 |
| 74 4 12 | - 77 4 11 | 11.24 | 9.38 | 5.31 | 5.27 | 0.005 | 0.006 | 0.000 | 0.000 | 0.001 | 0.000 | 0.006 | 0.084 |
| 74 4 19 | - 77 4 18 | 11.23 | 9.39 | 5.31 | 5.27 | 0.004 | 0.005 | 0.000 | 0.000 | 0.001 | 0.000 | 0.005 | 0.089 |
| 74 4 26 | - 77 4 25 | 11.21 | 9.40 | 5.31 | 5.27 | 0.005 | 0.005 | 0.000 | 0.000 | 0.001 | 0.000 | 0.005 | 0.094 |
| 74 5 3 | - 77 5 2 | 11.19 | 9.41 | 12.86 | 12.76 | 0.009 | 0.010 | 0.000 | 0.000 | 0.001 | 0.000 | 0.010 | 0.104 |
| 74 5 10 | - 77 5 9 | 11.17 | 9.41 | 12.86 | 12.76 | 0.009 | 0.008 | 0.000 | 0.000 | 0.001 | 0.000 | 0.008 | 0.112 |
| 74 5 17 | - 77 5 16 | 11.16 | 9.42 | 12.86 | 12.76 | 0.009 | 0.007 | 0.000 | 0.000 | 0.001 | 0.000 | 0.007 | 0.119 |
| 74 5 24 | - 77 5 23 | 11.15 | 9.38 | 12.86 | 12.76 | 0.010 | 0.007 | 0.000 | 0.000 | 0.001 | 0.000 | 0.007 | 0.126 |
| 74 5 31 | - 77 5 30 | 11.13 | 9.33 | 12.86 | 12.76 | 0.009 | 0.006 | 0.000 | 0.000 | 0.001 | 0.000 | 0.006 | 0.132 |
| 74 6 7 | - 77 6 6 | 11.11 | 9.28 | 17.59 | 17.45 | 0.012 | 0.009 | 0.000 | 0.000 | 0.001 | 0.000 | 0.009 | 0.141 |
| 74 6 14 | - 77 6 13 | 11.10 | 9.23 | 17.59 | 17.45 | 0.012 | 0.009 | 0.000 | 0.000 | 0.001 | 0.000 | 0.009 | 0.150 |
| 74 6 21 | - 77 6 20 | 11.07 | 9.25 | 17.59 | 17.45 | 0.012 | 0.008 | 0.000 | 0.000 | 0.001 | 0.000 | 0.008 | 0.158 |
| 74 6 28 | - 77 6 27 | 11.05 | 9.27 | 17.59 | 17.45 | 0.012 | 0.006 | 0.000 | 0.000 | 0.001 | 0.000 | 0.006 | 0.164 |
| 74 7 5 | - 77 7 4 | 11.02 | 9.30 | 4.26 | 4.23 | 0.002 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.165 |
| 74 7 12 | - 77 7 11 | 11.00 | 9.34 | 4.26 | 4.23 | 0.003 | 0.002 | 0.000 | 0.000 | 0.001 | 0.000 | 0.002 | 0.167 |
| 74 7 19 | - 77 7 18 | 11.02 | 9.33 | 4.26 | 4.23 | 0.003 | 0.001 | 0.000 | 0.000 | 0.001 | 0.000 | 0.001 | 0.168 |
| 74 7 26 | - 77 7 25 | 11.04 | 9.32 | 4.26 | 4.23 | 0.003 | 0.001 | 0.000 | 0.000 | 0.001 | 0.000 | 0.001 | 0.169 |
| 74 8 2 | - 77 8 1 | 11.07 | 9.31 | 5.77 | 5.72 | 0.003 | 0.002 | 0.000 | 0.000 | 0.001 | 0.000 | 0.002 | 0.171 |
| 74 8 9 | - 77 8 8 | 11.10 | 9.30 | 5.77 | 5.72 | 0.003 | 0.002 | 0.000 | 0.000 | 0.001 | 0.000 | 0.002 | 0.173 |
| 74 8 16 | - 77 8 15 | 11.13 | 9.29 | 5.77 | 5.72 | 0.004 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.176 |
| 74 8 23 | - 77 8 22 | 10.08 | 9.30 | 5.77 | 5.71 | 0.003 | -0.001 | 0.000 | 0.000 | 0.001 | 0.000 | -0.001 | 0.175 |
| 74 8 30 | - 77 8 29 | 10.02 | 9.30 | 5.77 | 5.71 | 0.003 | -0.002 | 0.000 | 0.000 | 0.001 | 0.000 | -0.002 | 0.173 |
| 74 9 6 | - 77 9 5 | 10.96 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.176 |
| 74 9 13 | - 77 9 12 | 10.90 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.179 |
| 74 9 20 | - 77 9 19 | 10.90 | 9.31 | 10.63 | 10.54 | 0.006 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.183 |
| 74 9 27 | - 77 9 26 | 10.89 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.186 |
| 74 10 4 | - 77 10 3 | 10.89 | 9.31 | 11.87 | 11.77 | 0.006 | 0.003 | 0.000 | 0.000 | 0.001 | 0.000 | 0.003 | 0.189 |
| 74 10 11 | - 77 10 10 | 10.89 | 9.31 | 11.87 | 11.77 | 0.006 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.193 |
| 74 10 18 | - 77 10 17 | 10.87 | 9.31 | 11.87 | 11.77 | 0.006 | 0.004 | 0.000 | 0.000 | 0.001 | 0.000 | 0.004 | 0.197 |
| 74 10 25 | - 77 10 24 | 10.84 | 9.33 | 11.87 | 11.77 | 0.006 | 0.002 | 0.000 | 0.000 | 0.001 | 0.000 | 0.002 | 0.199 |
| 74 11 1 | - 77 10 31 | 10.81 | 9.35 | 9.24 | 9.18 | 0.004 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.201 |
| 74 11 8 | - 77 11 7 | 10.79 | 9.38 | 9.24 | 9.18 | 0.004 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.202 |
| 74 11 15 | - 77 11 14 | 10.76 | 9.41 | 9.24 | 9.18 | 0.004 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.203 |
| 74 11 22 | - 77 11 21 | 10.59 | 9.38 | 9.24 | 9.18 | 0.004 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.206 |
| 74 11 29 | - 77 11 28 | 10.44 | 9.35 | 9.24 | 9.18 | 0.004 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.210 |
| 74 12 6 | - 77 12 5 | 10.29 | 9.32 | 14.34 | 14.20 | 0.005 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.219 |
| 74 12 13 | - 77 12 12 | 10.14 | 9.29 | 14.34 | 14.20 | 0.006 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.228 |
| 74 12 20 | - 77 12 19 | 10.05 | 9.27 | 14.34 | 14.20 | 0.005 | 0.010 | 0.000 | 0.000 | 0.000 | 0.000 | 0.010 | 0.238 |
| 74 12 27 | - 77 12 26 | 9.96 | 9.25 | 14.34 | 14.20 | 0.004 | 0.012 | 0.000 | 0.000 | 0.000 | 0.000 | 0.012 | 0.250 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 - 77 1 3 | | 10.83 | 9.87 | 4.59 | 4.55 | 0.005 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.004 |
| 76 1 12 - 77 1 10 | | 10.81 | 9.78 | 4.59 | 4.55 | 0.004 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.008 |
| 76 1 19 - 77 1 17 | | 10.87 | 9.69 | 4.59 | 4.56 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.011 |
| 76 1 26 - 77 1 24 | | 10.93 | 9.51 | 4.59 | 4.56 | 0.005 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.015 |
| 76 2 2 - 77 1 31 | | 10.99 | 9.35 | 3.84 | 3.81 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.018 |
| 76 2 9 - 77 2 7 | | 11.04 | 9.19 | 3.84 | 3.81 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.020 |
| 76 2 16 - 77 2 14 | | 11.10 | 9.03 | 3.84 | 3.81 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.023 |
| 76 2 23 - 77 2 21 | | 11.15 | 9.11 | 3.84 | 3.81 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.026 |
| 76 3 1 - 77 2 28 | | 11.20 | 9.19 | 12.05 | 11.95 | 0.010 | 0.007 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.007 | 0.033 |
| 76 3 8 - 77 3 7 | | 11.25 | 9.27 | 12.05 | 11.95 | 0.010 | 0.009 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.009 | 0.042 |
| 76 3 15 - 77 3 14 | | 11.30 | 9.35 | 12.05 | 11.95 | 0.010 | 0.009 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.009 | 0.051 |
| 76 3 22 - 77 3 21 | | 11.29 | 9.36 | 12.05 | 11.95 | 0.011 | 0.011 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.011 | 0.062 |
| 76 3 29 - 77 3 28 | | 11.27 | 9.37 | 12.05 | 11.95 | 0.010 | 0.011 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.011 | 0.073 |
| 76 4 5 - 77 4 4 | | 11.25 | 9.37 | 5.31 | 5.27 | 0.005 | 0.005 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.005 | 0.078 |
| 76 4 12 - 77 4 11 | | 11.24 | 9.38 | 5.31 | 5.27 | 0.005 | 0.006 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.006 | 0.084 |
| 76 4 19 - 77 4 18 | | 11.23 | 9.39 | 5.31 | 5.27 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.005 | 0.089 |
| 76 4 26 - 77 4 25 | | 11.21 | 9.40 | 5.31 | 5.27 | 0.005 | 0.005 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.005 | 0.094 |
| 76 5 3 - 77 5 2 | | 11.19 | 9.41 | 12.86 | 12.76 | 0.009 | 0.010 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.010 | 0.104 |
| 76 5 10 - 77 5 9 | | 11.17 | 9.41 | 12.86 | 12.76 | 0.009 | 0.008 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.008 | 0.112 |
| 76 5 17 - 77 5 16 | | 11.16 | 9.42 | 12.86 | 12.76 | 0.009 | 0.007 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.007 | 0.119 |
| 76 5 24 - 77 5 23 | | 11.15 | 9.38 | 12.86 | 12.76 | 0.010 | 0.007 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.007 | 0.126 |
| 76 5 31 - 77 5 30 | | 11.13 | 9.33 | 12.86 | 12.76 | 0.009 | 0.006 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.006 | 0.132 |
| 76 6 7 - 77 6 6 | | 11.11 | 9.28 | 17.59 | 17.45 | 0.012 | 0.009 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.009 | 0.141 |
| 76 6 14 - 77 6 13 | | 11.10 | 9.23 | 17.59 | 17.45 | 0.012 | 0.009 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.009 | 0.150 |
| 76 6 21 - 77 6 20 | | 11.07 | 9.25 | 17.59 | 17.45 | 0.012 | 0.008 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.008 | 0.158 |
| 76 6 28 - 77 6 27 | | 11.05 | 9.27 | 17.59 | 17.45 | 0.012 | 0.006 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.006 | 0.164 |
| 76 7 5 - 77 7 4 | | 11.02 | 9.30 | 4.26 | 4.23 | 0.002 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.165 |
| 76 7 12 - 77 7 11 | | 11.00 | 9.34 | 4.26 | 4.23 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.167 |
| 76 7 19 - 77 7 18 | | 11.02 | 9.33 | 4.26 | 4.23 | 0.003 | 0.001 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.001 | 0.168 |
| 76 7 26 - 77 7 25 | | 11.04 | 9.32 | 4.26 | 4.23 | 0.003 | 0.001 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.001 | 0.169 |
| 76 8 2 - 77 8 1 | | 11.07 | 9.31 | 5.77 | 5.72 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.171 |
| 76 8 9 - 77 8 8 | | 11.10 | 9.30 | 5.77 | 5.72 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.173 |
| 76 8 16 - 77 8 15 | | 11.13 | 9.29 | 5.77 | 5.72 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.176 |
| 76 8 23 - 77 8 22 | | 10.08 | 9.30 | 5.77 | 5.71 | 0.003 | -0.001 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.001 | 0.175 |
| 76 8 30 - 77 8 29 | | 10.02 | 9.30 | 5.77 | 5.71 | 0.003 | -0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.002 | 0.173 |
| 76 9 6 - 77 9 5 | | 10.96 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.176 |
| 76 9 13 - 77 9 12 | | 10.90 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.179 |
| 76 9 20 - 77 9 19 | | 10.90 | 9.31 | 10.63 | 10.54 | 0.006 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.183 |
| 76 9 27 - 77 9 26 | | 10.89 | 9.31 | 10.63 | 10.54 | 0.006 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.186 |
| 76 10 4 - 77 10 3 | | 10.89 | 9.31 | 11.87 | 11.77 | 0.006 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.189 |
| 76 10 11 - 77 10 10 | | 10.89 | 9.31 | 11.87 | 11.77 | 0.006 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.193 |
| 76 10 18 - 77 10 17 | | 10.87 | 9.31 | 11.87 | 11.77 | 0.006 | 0.004 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.004 | 0.197 |
| 76 10 25 - 77 10 24 | | 10.84 | 9.33 | 11.87 | 11.77 | 0.006 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.199 |
| 76 11 1 - 77 10 31 | | 10.81 | 9.35 | 9.26 | 9.18 | 0.004 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.201 |
| 76 11 8 - 77 11 7 | | 10.79 | 9.38 | 9.26 | 9.18 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.202 |
| 76 11 15 - 77 11 14 | | 10.76 | 9.41 | 9.26 | 9.18 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.203 |
| 76 11 22 - 77 11 21 | | 10.59 | 9.38 | 9.26 | 9.18 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.206 |
| 76 11 29 - 77 11 28 | | 10.44 | 9.35 | 9.26 | 9.18 | 0.004 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.210 |
| 76 12 6 - 77 12 5 | | 10.29 | 9.32 | 14.34 | 14.20 | 0.005 | 0.009 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.009 | 0.219 |
| 76 12 13 - 77 12 12 | | 10.14 | 9.29 | 14.34 | 14.20 | 0.006 | 0.009 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.009 | 0.228 |
| 76 12 20 - 77 12 19 | | 10.05 | 9.27 | 14.34 | 14.20 | 0.005 | 0.010 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.010 | 0.238 |
| 76 12 27 - 77 12 26 | | 9.96 | 9.25 | 14.34 | 14.20 | 0.006 | 0.012 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.012 | 0.250 |

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 78 1 2 | 9.87 | 9.23 | 5.01 | 4.96 | 0.003 | 0.005 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.005 | 0.255 |
| 77 1 10 | 78 1 9 | 9.78 | 9.21 | 5.01 | 4.96 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.003 | 0.258 |
| 77 1 17 | 78 1 16 | 9.69 | 9.19 | 5.01 | 4.96 | 0.002 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.260 |
| 77 1 24 | 78 1 23 | 9.51 | 9.19 | 5.01 | 4.96 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.262 |
| 77 1 31 | 78 1 30 | 9.35 | 9.19 | 5.01 | 4.96 | 0.003 | 0.002 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.002 | 0.264 |
| 77 2 7 | 78 2 6 | 9.19 | 9.19 | 8.54 | 8.44 | 0.004 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.266 |
| 77 2 14 | 78 2 13 | 9.03 | 9.19 | 8.54 | 8.44 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.267 |
| 77 2 21 | 78 2 20 | 9.11 | 9.28 | 8.54 | 8.44 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.268 |
| 77 2 28 | 78 2 27 | 9.19 | 9.38 | 8.54 | 8.44 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.269 |
| 77 3 7 | 78 3 6 | 9.27 | 9.48 | 8.99 | 8.89 | 0.003 | 0.000 | 0.000 | ## | 0.000 | 0.000 | 1.000 | 0.000 | 0.269 |
| 77 3 14 | 78 3 13 | 9.35 | 9.58 | 8.99 | 8.89 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.270 |
| 77 3 21 | 78 3 20 | 9.36 | 9.67 | 8.99 | 8.89 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.271 |
| 77 3 28 | 78 3 27 | 9.37 | 9.75 | 8.99 | 8.89 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.272 |
| 77 4 4 | 78 4 3 | 9.37 | 9.83 | 17.98 | 17.79 | 0.009 | 0.005 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.005 | 0.277 |
| 77 4 11 | 78 4 10 | 9.38 | 9.91 | 17.98 | 17.79 | 0.009 | 0.007 | 0.000 | ## | 0.000 | 0.001 | 0.000 | 0.007 | 0.284 |
| 77 4 18 | 78 4 17 | 9.39 | 9.92 | 17.98 | 17.79 | 0.008 | 0.009 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.009 | 0.293 |
| 77 4 25 | 78 4 24 | 9.40 | 9.94 | 17.98 | 17.79 | 0.008 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.297 |
| 77 5 2 | 78 5 1 | 9.41 | 9.96 | 10.82 | 10.70 | 0.005 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.299 |
| 77 5 9 | 78 5 8 | 9.41 | 9.98 | 10.82 | 10.70 | 0.004 | 0.001 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.001 | 0.300 |
| 77 5 16 | 78 5 15 | 9.42 | 9.95 | 10.82 | 10.70 | 0.004 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.302 |
| 77 5 23 | 78 5 22 | 9.38 | 9.93 | 10.82 | 10.70 | 0.004 | 0.002 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.002 | 0.304 |
| 77 5 30 | 78 5 29 | 9.33 | 9.91 | 10.82 | 10.70 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.307 |
| 77 6 6 | 78 6 5 | 9.28 | 9.89 | 10.39 | 10.27 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.310 |
| 77 6 13 | 78 6 12 | 9.23 | 9.87 | 10.39 | 10.27 | 0.004 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.314 |
| 77 6 20 | 78 6 19 | 9.25 | 9.90 | 10.39 | 10.27 | 0.004 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.317 |
| 77 6 27 | 78 6 16 | 9.27 | 9.93 | 10.39 | 10.27 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.322 |
| 77 7 4 | 78 7 3 | 9.30 | 9.96 | 11.13 | 11.01 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.327 |
| 77 7 11 | 78 7 10 | 9.34 | 9.99 | 11.13 | 11.01 | 0.004 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.331 |
| 77 7 18 | 78 7 17 | 9.33 | 9.97 | 11.13 | 11.01 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.336 |
| 77 7 25 | 78 7 24 | 9.32 | 9.96 | 11.13 | 11.01 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.342 |
| 77 8 1 | 78 7 31 | 9.31 | 9.95 | 12.12 | 11.99 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.347 |
| 77 8 8 | 78 8 7 | 9.30 | 9.93 | 12.12 | 11.99 | 0.005 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.352 |
| 77 8 15 | 78 8 14 | 9.29 | 9.92 | 12.12 | 11.99 | 0.004 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.356 |
| 77 8 22 | 78 8 21 | 9.30 | 9.99 | 12.12 | 11.99 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.361 |
| 77 8 29 | 78 8 28 | 9.30 | 10.08 | 12.12 | 11.99 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.367 |
| 77 9 5 | 78 9 7 | 9.31 | 10.17 | 13.16 | 13.01 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.373 |
| 77 9 12 | 78 9 13 | 9.31 | 10.26 | 13.16 | 13.01 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.378 |
| 77 9 19 | 78 9 20 | 9.31 | 10.34 | 13.16 | 13.01 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.384 |
| 77 9 26 | 78 9 25 | 9.31 | 10.52 | 13.16 | 13.01 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.389 |
| 77 10 3 | 78 10 2 | 9.31 | 10.68 | 9.64 | 9.53 | 0.003 | 0.004 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.004 | 0.393 |
| 77 10 10 | 78 10 10 | 9.31 | 10.84 | 9.64 | 9.53 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.396 |
| 77 10 17 | 78 10 16 | 9.31 | 11.00 | 9.64 | 9.53 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.399 |
| 77 10 24 | 78 10 20 | 9.33 | 11.16 | 9.64 | 9.53 | 0.002 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.402 |
| 77 10 31 | 78 10 30 | 9.35 | 11.31 | 9.64 | 9.53 | 0.003 | 0.003 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.003 | 0.405 |
| 77 11 7 | 78 11 6 | 9.38 | 11.47 | 15.97 | 15.80 | 0.004 | 0.005 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.005 | 0.410 |
| 77 11 14 | 78 11 14 | 9.41 | 11.63 | 15.97 | 15.80 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.416 |
| 77 11 21 | 78 11 20 | 9.38 | 11.62 | 15.97 | 15.80 | 0.004 | 0.006 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.006 | 0.422 |
| 77 11 28 | 78 11 27 | 9.35 | 11.61 | 15.97 | 15.80 | 0.004 | 0.007 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.007 | 0.429 |
| 77 12 5 | 78 12 4 | 9.32 | 11.60 | 16.32 | 16.14 | 0.004 | 0.007 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.007 | 0.436 |
| 77 12 12 | 78 12 11 | 9.29 | 11.60 | 16.32 | 16.14 | 0.004 | 0.007 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.007 | 0.443 |
| 77 12 19 | 78 12 18 | 9.27 | 11.62 | 16.32 | 16.14 | 0.004 | 0.007 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.007 | 0.450 |
| 77 12 26 | 78 12 27 | 9.25 | 11.63 | 16.32 | 16.14 | 0.004 | 0.007 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.007 | 0.457 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 79 1 2 | 9.23 | 11.64 | 4.18 | 4.14 | 0.001 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.459 |
| 78 1 9 | 79 1 8 | 9.21 | 11.65 | 4.18 | 4.14 | 0.001 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.460 |
| 78 1 16 | 79 1 15 | 9.19 | 11.64 | 4.18 | 4.14 | 0.001 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.461 |
| 78 1 23 | 79 1 22 | 9.19 | 11.63 | 4.18 | 4.14 | 0.001 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.462 |
| 78 1 30 | 79 1 29 | 9.19 | 11.61 | 4.18 | 4.14 | 0.000 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.001 | 0.463 |
| 78 2 6 | 79 2 5 | 9.19 | 11.59 | 5.51 | 5.45 | 0.001 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.465 |
| 78 2 13 | 79 2 12 | 9.19 | 11.57 | 5.51 | 5.45 | 0.001 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.467 |
| 78 2 20 | 79 2 19 | 9.20 | 11.50 | 5.51 | 5.45 | 0.001 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.469 |
| 78 2 27 | 79 2 26 | 9.38 | 11.42 | 5.51 | 5.45 | 0.001 | 0.002 | 0.000 | 0.000 | 0.000 | 0.000 | 0.002 | 0.471 |
| 78 3 6 | 79 3 5 | 9.48 | 11.35 | 9.98 | 9.87 | 0.002 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.475 |
| 78 3 13 | 79 3 12 | 9.58 | 11.28 | 9.98 | 9.87 | 0.001 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.479 |
| 78 3 20 | 79 3 19 | 9.67 | 11.27 | 9.98 | 9.87 | 0.001 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.483 |
| 78 3 27 | 79 3 26 | 9.75 | 11.26 | 9.98 | 9.87 | 0.002 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.487 |
| 78 4 3 | 79 4 2 | 9.83 | 11.25 | 13.88 | 13.74 | 0.003 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.492 |
| 78 4 10 | 79 4 9 | 9.91 | 11.24 | 13.88 | 13.74 | 0.003 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.497 |
| 78 4 17 | 79 4 17 | 9.92 | 11.24 | 13.88 | 13.74 | 0.003 | 0.006 | 0.000 | 0.000 | 0.000 | 0.000 | 0.006 | 0.503 |
| 78 4 24 | 79 4 23 | 9.94 | 11.24 | 13.88 | 13.74 | 0.003 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.508 |
| 78 5 1 | 79 4 30 | 9.96 | 11.25 | 8.40 | 8.32 | 0.001 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.511 |
| 78 5 8 | 79 5 7 | 9.98 | 11.25 | 8.40 | 8.32 | 0.002 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.514 |
| 78 5 15 | 79 5 14 | 9.95 | 11.25 | 8.40 | 8.32 | 0.002 | 0.004 | 0.000 | 0.000 | 0.000 | 0.000 | 0.004 | 0.518 |
| 78 5 22 | 79 5 22 | 9.93 | 11.32 | 8.40 | 8.32 | 0.001 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.521 |
| 78 5 29 | 79 5 28 | 9.91 | 11.38 | 8.40 | 8.32 | 0.001 | 0.003 | 0.000 | 0.000 | 0.000 | 0.000 | 0.003 | 0.524 |
| 78 6 5 | 79 6 4 | 9.89 | 11.45 | 12.91 | 12.78 | 0.003 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.531 |
| 78 6 12 | 79 6 11 | 9.87 | 11.51 | 12.91 | 12.78 | 0.002 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.538 |
| 78 6 19 | 79 6 18 | 9.90 | 11.62 | 12.91 | 12.79 | 0.002 | 0.007 | 0.000 | 0.000 | 0.000 | 0.000 | 0.007 | 0.545 |
| 78 6 16 | 79 6 25 | 9.93 | 11.74 | 12.91 | 12.79 | 0.003 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.553 |
| 78 7 3 | 79 7 3 | 9.96 | 11.86 | 14.76 | 14.62 | 0.003 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.561 |
| 78 7 10 | 79 7 9 | 9.99 | 11.98 | 14.76 | 14.62 | 0.002 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.569 |
| 78 7 17 | 79 7 16 | 9.97 | 12.12 | 14.76 | 14.62 | 0.002 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.580 |
| 78 7 24 | 79 7 24 | 9.96 | 12.24 | 14.76 | 14.62 | 0.002 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.591 |
| 78 7 31 | 79 7 31 | 9.95 | 12.36 | 14.76 | 14.62 | 0.002 | 0.014 | 0.000 | 0.000 | 0.000 | 0.000 | 0.014 | 0.605 |
| 78 8 7 | 79 8 7 | 9.93 | 12.44 | 14.44 | 14.30 | 0.002 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.622 |
| 78 8 14 | 79 8 14 | 9.92 | 12.56 | 14.44 | 14.30 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.640 |
| 78 8 21 | 79 8 21 | 9.99 | 12.80 | 14.44 | 14.30 | 0.002 | 0.018 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 | 0.658 |
| 78 8 28 | 79 8 27 | 10.08 | 13.04 | 14.44 | 14.30 | 0.002 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.675 |
| 78 9 7 | 79 9 4 | 10.17 | 13.28 | 9.81 | 9.71 | 0.001 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.686 |
| 78 9 13 | 79 9 11 | 10.26 | 13.52 | 9.81 | 9.71 | 0.001 | 0.011 | 0.000 | 0.000 | 0.000 | 0.000 | 0.011 | 0.697 |
| 78 9 20 | 79 9 18 | 10.34 | 13.88 | 9.81 | 9.71 | 0.000 | 0.009 | 0.000 | 0.000 | 0.000 | 0.000 | 0.009 | 0.706 |
| 78 9 25 | 79 9 25 | 10.52 | 14.26 | 9.81 | 9.72 | 0.001 | 0.008 | 0.000 | 0.000 | 0.000 | 0.000 | 0.008 | 0.714 |
| 78 10 2 | 79 10 2 | 10.68 | 14.64 | 7.35 | 7.29 | 0.001 | 0.005 | 0.000 | 0.000 | 0.000 | 0.000 | 0.005 | 0.719 |
| 78 10 10 | 79 10 9 | 10.84 | 15.02 | 7.35 | 7.29 | 0.001 | 0.010 | 0.011 | 0.091 | 0.000 | 1.100 | -0.001 | 0.718 |
| 78 10 16 | 79 10 16 | 11.00 | 15.40 | 7.35 | 7.29 | 0.001 | 0.027 | 0.024 | 0.042 | 0.000 | 0.889 | 0.003 | 0.721 |
| 78 10 20 | 79 10 23 | 11.16 | 15.30 | 7.35 | 7.29 | 0.001 | 0.063 | 0.008 | 0.125 | 0.000 | 0.127 | 0.055 | 0.776 |
| 78 10 30 | 79 10 30 | 11.31 | 15.20 | 7.35 | 7.29 | 0.002 | 0.034 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.810 |
| 78 11 6 | 79 11 6 | 11.47 | 15.11 | 4.38 | 4.35 | 0.001 | 0.017 | 0.000 | 0.000 | 0.000 | 0.000 | 0.017 | 0.827 |
| 78 11 14 | 79 11 13 | 11.63 | 15.02 | 4.38 | 4.35 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.013 | 0.840 |
| 78 11 20 | 79 11 20 | 11.62 | 14.93 | 4.38 | 4.35 | 0.001 | 0.015 | 0.000 | 0.000 | 0.000 | 0.000 | 0.015 | 0.855 |
| 78 11 27 | 79 11 27 | 11.61 | 14.90 | 4.38 | 4.35 | 0.002 | 0.016 | 0.000 | 0.000 | 0.000 | 0.000 | 0.016 | 0.871 |
| 78 12 4 | 79 12 4 | 11.60 | 14.64 | 6.30 | 6.26 | 0.002 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.895 |
| 78 12 11 | 79 12 11 | 11.60 | 14.52 | 6.30 | 6.26 | 0.002 | 0.024 | 0.000 | 0.000 | 0.000 | 0.000 | 0.024 | 0.919 |
| 78 12 18 | 79 12 18 | 11.62 | 14.27 | 6.30 | 6.26 | 0.001 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.022 | 0.941 |
| 78 12 27 | 79 12 27 | 11.63 | 14.16 | 6.30 | 6.26 | 0.002 | 0.023 | 0.000 | 0.000 | 0.000 | 0.000 | 0.023 | 0.964 |

## MORTGAGE PAYMENT INSURANCE

### INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 80 1 2 | 11.64 | 14.16 | 3.70 | 3.67 | 0.001 | 0.014 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.014 | 0.978 |
| 79 1 8 | - 80 1 8 | 11.65 | 14.11 | 3.70 | 3.67 | 0.000 | 0.014 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.014 | 0.992 |
| 79 1 15 | - 80 1 15 | 11.66 | 14.09 | 3.70 | 3.67 | 0.001 | 0.015 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.015 | 1.007 |
| 79 1 22 | - 80 1 22 | 11.63 | 14.09 | 3.70 | 3.67 | 0.001 | 0.017 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.017 | 1.024 |
| 79 1 29 | - 80 1 29 | 11.61 | 14.09 | 3.70 | 3.67 | 0.000 | 0.018 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.018 | 1.042 |
| 79 2 5 | - 80 2 5 | 11.59 | 14.27 | 4.67 | 4.63 | 0.001 | 0.025 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.025 | 1.067 |
| 79 2 12 | - 80 2 12 | 11.57 | 14.27 | 4.67 | 4.63 | 0.001 | 0.026 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.026 | 1.093 |
| 79 2 19 | - 80 2 19 | 11.50 | 14.45 | 4.67 | 4.63 | 0.001 | 0.030 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.030 | 1.123 |
| 79 2 26 | - 80 2 26 | 11.42 | 14.39 | 4.67 | 4.63 | 0.001 | 0.034 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.034 | 1.157 |
| 79 3 5 | - 80 3 4 | 11.35 | 14.68 | 6.17 | 6.12 | 0.001 | 0.052 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.052 | 1.209 |
| 79 3 12 | - 80 3 11 | 11.28 | 14.75 | 6.17 | 6.12 | 0.001 | 0.060 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.060 | 1.269 |
| 79 3 19 | - 80 3 18 | 11.27 | 15.14 | 6.17 | 6.12 | 0.001 | 0.065 | 0.000 | ## | 0.000 | 0.000 | 0.000 | 0.065 | 1.334 |
| 79 3 26 | - 80 3 25 | 11.26 | 15.61 | 6.17 | 6.12 | 0.001 | 0.082 | 0.017 | ## | 0.059 | 0.000 | 0.207 | 0.065 | 1.399 |
| 79 4 2 | - 80 4 1 | 11.25 | 16.02 | 8.47 | 8.40 | 0.001 | 0.081 | 0.052 | ## | 0.019 | 0.000 | 0.642 | 0.029 | 1.428 |
| 79 4 9 | - 80 4 8 | 11.24 | 16.39 | 8.47 | 8.40 | 0.001 | 0.079 | 0.078 | ## | 0.013 | 0.000 | 0.987 | 0.001 | 1.429 |
| 79 4 17 | - 80 4 15 | 11.24 | 16.68 | 8.47 | 8.40 | 0.002 | 0.049 | 0.098 | ## | 0.020 | 0.000 | 2.000 | -0.049 | 1.380 |
| 79 4 23 | - 80 4 21 | 11.24 | 16.73 | 8.47 | 8.40 | 0.001 | 0.036 | 0.101 | ## | 0.010 | 0.000 | 2.806 | -0.065 | 1.315 |
| 79 4 30 | - 80 4 28 | 11.25 | 16.25 | 8.47 | 8.40 | 0.001 | 0.004 | 0.068 | ## | 0.015 | 0.000 | 17.000 | -0.064 | 1.251 |
| 79 5 7 | - 80 5 5 | 11.25 | 15.75 | 9.65 | 9.57 | 0.001 | -0.067 | 0.039 | ## | 0.026 | 0.000 | -0.582 | -0.106 | 1.145 |
| 79 5 14 | - 80 5 12 | 11.25 | 14.70 | 9.65 | 9.57 | 0.002 | -0.041 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.041 | 1.104 |
| 79 5 22 | - 80 5 16 | 11.32 | 14.09 | 9.65 | 9.57 | 0.001 | -0.041 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.041 | 1.063 |
| 79 5 28 | - 80 5 26 | 11.38 | 13.45 | 9.65 | 9.57 | 0.002 | -0.038 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.038 | 1.025 |
| 79 6 4 | - 80 6 2 | 11.45 | 12.95 | 9.83 | 9.75 | 0.002 | -0.038 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.038 | 0.987 |
| 79 6 11 | - 80 6 9 | 11.51 | 12.95 | 9.83 | 9.75 | 0.001 | -0.036 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.036 | 0.951 |
| 79 6 18 | - 80 6 16 | 11.62 | 12.89 | 9.83 | 9.75 | 0.001 | -0.038 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.038 | 0.913 |
| 79 6 25 | - 80 6 23 | 11.74 | 12.93 | 9.83 | 9.76 | 0.002 | -0.040 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.040 | 0.873 |
| 79 7 3 | - 80 6 30 | 11.86 | 12.89 | 5.74 | 5.70 | 0.001 | -0.024 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.024 | 0.849 |
| 79 7 9 | - 80 7 7 | 11.98 | 12.91 | 5.74 | 5.70 | 0.001 | -0.025 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.025 | 0.824 |
| 79 7 16 | - 80 7 14 | 12.12 | 12.86 | 5.74 | 5.70 | 0.001 | -0.026 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.026 | 0.798 |
| 79 7 24 | - 80 7 21 | 12.24 | 12.86 | 5.74 | 5.70 | 0.001 | -0.027 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.027 | 0.771 |
| 79 7 31 | - 80 7 28 | 12.36 | 12.84 | 5.74 | 5.70 | 0.001 | -0.027 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.027 | 0.744 |
| 79 8 7 | - 80 8 5 | 12.44 | 12.75 | 6.96 | 6.91 | 0.002 | -0.031 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.031 | 0.713 |
| 79 8 14 | - 80 8 11 | 12.56 | 12.80 | 6.96 | 6.91 | 0.001 | -0.031 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.031 | 0.682 |
| 79 8 21 | - 80 8 18 | 12.80 | 12.80 | 6.96 | 6.92 | 0.001 | -0.033 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.033 | 0.649 |
| 79 8 27 | - 80 8 25 | 13.04 | 12.92 | 6.96 | 6.92 | 0.002 | -0.032 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.032 | 0.617 |
| 79 9 4 | - 80 9 2 | 13.28 | 13.21 | 9.17 | 9.12 | 0.003 | -0.042 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.042 | 0.575 |
| 79 9 11 | - 80 9 8 | 13.52 | 13.25 | 9.17 | 9.12 | 0.003 | -0.040 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.040 | 0.535 |
| 79 9 18 | - 80 9 15 | 13.88 | 13.38 | 9.17 | 9.12 | 0.002 | -0.037 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.037 | 0.498 |
| 79 9 25 | - 80 9 22 | 14.26 | 13.42 | 9.17 | 9.13 | 0.004 | -0.030 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.030 | 0.468 |
| 79 10 2 | - 80 9 29 | 14.64 | 13.60 | 6.88 | 6.85 | 0.003 | -0.018 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.018 | 0.450 |
| 79 10 9 | - 80 10 6 | 15.02 | 13.83 | 6.88 | 6.85 | 0.003 | -0.015 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.015 | 0.435 |
| 79 10 16 | - 80 10 14 | 15.40 | 13.90 | 6.88 | 6.85 | 0.003 | -0.012 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.012 | 0.423 |
| 79 10 23 | - 80 10 20 | 15.30 | 13.85 | 6.88 | 6.85 | 0.002 | -0.019 | 0.000 | ## | 0.000 | 0.000 | 0.000 | -0.019 | 0.404 |
| 79 10 30 | - 80 10 27 | 15.20 | 13.85 | 6.88 | 6.85 | 0.009 | -0.014 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.014 | 0.390 |
| 79 11 6 | - 80 11 3 | 15.11 | 13.90 | 6.36 | 6.33 | 0.008 | -0.016 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.016 | 0.374 |
| 79 11 13 | - 80 11 10 | 15.02 | 13.96 | 6.36 | 6.33 | 0.008 | -0.018 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.018 | 0.356 |
| 79 11 20 | - 80 11 17 | 14.93 | 14.00 | 6.36 | 6.33 | 0.008 | -0.021 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.021 | 0.335 |
| 79 11 27 | - 80 11 24 | 14.90 | 14.00 | 6.36 | 6.33 | 0.007 | -0.017 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.017 | 0.318 |
| 79 12 4 | - 80 12 1 | 14.64 | 14.21 | 11.40 | 11.34 | 0.014 | -0.042 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.042 | 0.276 |
| 79 12 11 | - 80 12 8 | 14.52 | 14.96 | 11.40 | 11.34 | 0.013 | -0.056 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.056 | 0.220 |
| 79 12 18 | - 80 12 15 | 14.27 | 15.27 | 11.40 | 11.34 | 0.013 | -0.064 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.064 | 0.156 |
| 79 12 27 | - 80 12 22 | 14.16 | 15.60 | 11.40 | 11.34 | 0.012 | -0.068 | 0.000 | ## | 0.000 | 0.001 | 0.000 | -0.068 | 0.088 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 80 12 29 | 14.16 | 15.60 | 1.67 | 1.66 | 0.002 | -0.010 | 0.000 | 0.000 | 0.001 | 0.000 | -0.010 | 0.078 |
| 80 1 8 | 81 1 5 | 14.11 | 15.58 | 1.67 | 1.66 | 0.002 | -0.010 | 0.000 | 0.000 | 0.001 | 0.000 | -0.010 | 0.068 |
| 80 1 15 | 81 1 12 | 14.09 | 15.50 | 1.67 | 1.66 | 0.002 | -0.011 | 0.000 | 0.000 | 0.001 | 0.000 | -0.011 | 0.057 |
| 80 1 22 | 81 1 19 | 14.09 | 15.42 | 1.67 | 1.66 | 0.002 | -0.012 | 0.000 | 0.000 | 0.001 | 0.000 | -0.012 | 0.045 |
| 80 1 29 | 81 1 26 | 14.09 | 15.38 | 1.67 | 1.66 | 0.002 | -0.013 | 0.000 | 0.000 | 0.001 | 0.000 | -0.013 | 0.032 |
| 80 2 5 | 81 2 2 | 14.27 | 15.38 | 3.41 | 3.40 | 0.004 | -0.027 | 0.000 | 0.000 | 0.001 | 0.000 | -0.027 | 0.005 |
| 80 2 12 | 81 2 9 | 14.27 | 15.40 | 3.41 | 3.40 | 0.003 | -0.029 | 0.000 | 0.000 | 0.001 | 0.000 | -0.029 | -0.024 |
| 80 2 19 | 81 2 16 | 14.45 | 15.43 | 3.41 | 3.40 | 0.004 | -0.029 | 0.000 | 0.000 | 0.001 | 0.000 | -0.029 | -0.053 |
| 80 2 26 | 81 2 23 | 14.39 | 15.45 | 3.41 | 3.40 | 0.004 | -0.031 | 0.000 | 0.000 | 0.001 | 0.000 | -0.031 | -0.084 |
| 80 3 4 | 81 3 2 | 14.68 | 15.43 | 3.89 | 3.87 | 0.005 | -0.029 | 0.000 | 0.000 | 0.001 | 0.000 | -0.029 | -0.113 |
| 80 3 11 | 81 3 9 | 14.75 | 15.55 | 3.89 | 3.87 | 0.005 | -0.028 | 0.000 | 0.000 | 0.001 | 0.000 | -0.028 | -0.141 |
| 80 3 18 | 81 3 16 | 15.14 | 15.77 | 3.89 | 3.87 | 0.005 | -0.024 | 0.000 | 0.000 | 0.001 | 0.000 | -0.024 | -0.165 |
| 80 3 25 | 81 3 23 | 15.41 | 15.83 | 3.89 | 3.88 | 0.005 | -0.020 | 0.000 | 0.000 | 0.001 | 0.000 | -0.020 | -0.185 |
| 80 4 1 | 81 3 30 | 16.02 | 15.83 | 2.81 | 2.80 | 0.004 | -0.008 | 0.000 | 0.000 | 0.001 | 0.000 | -0.008 | -0.193 |
| 80 4 8 | 81 4 6 | 16.39 | 15.96 | 2.81 | 2.81 | 0.005 | -0.005 | 0.000 | 0.000 | 0.002 | 0.000 | -0.005 | -0.198 |
| 80 4 15 | 81 4 13 | 16.68 | 16.31 | 2.81 | 2.81 | 0.004 | -0.002 | 0.000 | 0.000 | 0.001 | 0.000 | -0.002 | -0.200 |
| 80 4 21 | 81 4 20 | 16.73 | 16.50 | 2.81 | 2.81 | 0.003 | 0.000 | 0.000 | 0.000 | 0.002 | 1.000 | 0.000 | -0.200 |
| 80 4 28 | 81 4 27 | 16.23 | 16.77 | 2.81 | 2.81 | 0.007 | 0.004 | 0.000 | 0.000 | 0.002 | 0.000 | 0.004 | -0.196 |
| 80 5 5 | 81 5 4 | 15.75 | 17.06 | 12.85 | 12.80 | 0.033 | 0.046 | 0.000 | 0.000 | 0.003 | 0.000 | 0.046 | -0.150 |
| 80 5 12 | 81 5 11 | 14.70 | 17.69 | 12.85 | 12.79 | 0.031 | 0.045 | 0.000 | 0.000 | 0.002 | 0.000 | 0.045 | -0.105 |
| 80 5 16 | 81 5 19 | 14.09 | 18.27 | 12.85 | 12.78 | 0.030 | 0.041 | 0.019 | 1.579 | 0.002 | 0.463 | 0.022 | -0.083 |
| 80 5 26 | 81 5 25 | 13.45 | 18.23 | 12.85 | 12.78 | 0.036 | 0.087 | 0.081 | 0.444 | 0.003 | 0.931 | 0.006 | -0.077 |
| 80 6 2 | 81 6 1 | 12.95 | 18.15 | 9.72 | 9.66 | 0.026 | 0.062 | 0.094 | 0.277 | 0.003 | 1.516 | -0.032 | -0.109 |
| 80 6 9 | 81 6 8 | 12.95 | 18.36 | 9.72 | 9.66 | 0.026 | 0.070 | 0.110 | 0.236 | 0.003 | 1.410 | -0.032 | -0.141 |
| 80 6 16 | 81 6 15 | 12.89 | 18.48 | 9.72 | 9.66 | 0.026 | 0.072 | 0.124 | 0.210 | 0.003 | 1.722 | -0.052 | -0.193 |
| 80 6 23 | 81 6 22 | 12.93 | 18.45 | 9.72 | 9.66 | 0.026 | 0.094 | 0.119 | 0.218 | 0.003 | 1.266 | -0.025 | -0.218 |
| 80 6 30 | 81 6 29 | 12.89 | 18.50 | 9.72 | 9.66 | 0.025 | 0.121 | 0.126 | 0.198 | 0.003 | 1.041 | -0.005 | -0.223 |
| 80 7 7 | 81 7 6 | 12.91 | 18.55 | 6.97 | 6.92 | 0.018 | 0.081 | 0.092 | 0.196 | 0.003 | 1.136 | -0.011 | -0.234 |
| 80 7 14 | 81 7 13 | 12.86 | 18.58 | 6.97 | 6.92 | 0.018 | 0.091 | 0.097 | 0.186 | 0.003 | 1.066 | -0.006 | -0.240 |
| 80 7 21 | 81 7 20 | 12.86 | 18.70 | 6.97 | 6.92 | 0.017 | 0.129 | 0.103 | 0.165 | 0.002 | 0.798 | 0.026 | -0.214 |
| 80 7 28 | 81 7 27 | 12.84 | 19.40 | 6.97 | 6.92 | 0.018 | 0.116 | 0.143 | 0.126 | 0.003 | 1.233 | -0.027 | -0.241 |
| 80 8 5 | 81 8 4 | 12.75 | 20.35 | 9.65 | 9.60 | 0.024 | 0.191 | 0.278 | 0.086 | 0.002 | 1.455 | -0.087 | -0.328 |
| 80 8 11 | 81 8 10 | 12.80 | 21.10 | 9.65 | 9.60 | 0.025 | 0.164 | 0.332 | 0.075 | 0.003 | 2.024 | -0.168 | -0.496 |
| 80 8 18 | 81 8 17 | 12.80 | 21.25 | 9.65 | 9.60 | 0.025 | 0.179 | 0.343 | 0.073 | 0.003 | 1.916 | -0.164 | -0.660 |
| 80 8 25 | 81 8 24 | 12.92 | 21.48 | 9.65 | 9.60 | 0.024 | 0.239 | 0.352 | 0.068 | 0.002 | 1.473 | -0.113 | -0.773 |
| 80 9 2 | 81 8 31 | 13.21 | 21.48 | 6.55 | 6.51 | 0.018 | 0.156 | 0.224 | 0.080 | 0.003 | 1.436 | -0.068 | -0.841 |
| 80 9 8 | 81 9 8 | 13.25 | 21.50 | 6.55 | 6.51 | 0.018 | 0.168 | 0.223 | 0.081 | 0.003 | 1.327 | -0.055 | -0.896 |
| 80 9 15 | 81 9 14 | 13.38 | 21.40 | 6.55 | 6.51 | 0.018 | 0.144 | 0.211 | 0.085 | 0.003 | 1.465 | -0.067 | -0.963 |
| 80 9 22 | 81 9 21 | 13.42 | 21.40 | 6.55 | 6.51 | 0.018 | 0.108 | 0.209 | 0.086 | 0.003 | 1.935 | -0.101 | -1.064 |
| 80 9 29 | 81 9 28 | 13.60 | 21.27 | 6.55 | 6.51 | 0.018 | 0.152 | 0.193 | 0.093 | 0.003 | 1.270 | -0.041 | -1.105 |
| 80 10 6 | 81 10 5 | 13.83 | 21.32 | 18.95 | 18.85 | 0.052 | 0.387 | 0.536 | 0.098 | 0.003 | 1.370 | -0.143 | -1.248 |
| 80 10 14 | 81 10 13 | 13.90 | 20.70 | 18.95 | 18.85 | 0.053 | 0.339 | 0.426 | 0.124 | 0.003 | 1.257 | -0.087 | -1.335 |
| 80 10 20 | 81 10 19 | 13.85 | 20.27 | 18.95 | 18.85 | 0.052 | 0.313 | 0.369 | 0.141 | 0.003 | 1.179 | -0.056 | -1.391 |
| 80 10 27 | 81 10 26 | 13.85 | 19.91 | 18.95 | 18.85 | 0.050 | 0.408 | 0.314 | 0.159 | 0.003 | 0.770 | 0.094 | -1.297 |
| 80 11 3 | 81 11 2 | 13.90 | 19.95 | 28.52 | 28.38 | 0.076 | 0.425 | 0.471 | 0.161 | 0.003 | 1.108 | -0.046 | -1.343 |
| 80 11 10 | 81 11 9 | 13.96 | 19.68 | 28.52 | 28.38 | 0.077 | 0.240 | 0.395 | 0.195 | 0.003 | 1.646 | -0.155 | -1.498 |
| 80 11 17 | 81 11 16 | 14.00 | 18.52 | 28.52 | 28.38 | 0.076 | 0.118 | 0.120 | 0.633 | 0.003 | 1.017 | -0.002 | -1.500 |
| 80 11 24 | 81 11 23 | 14.00 | 17.77 | 28.52 | 28.38 | 0.076 | 0.221 | 0.000 | 0.000 | 0.003 | 0.000 | 0.221 | -1.279 |
| 80 12 1 | 81 11 30 | 14.21 | 17.45 | 43.53 | 43.32 | 0.112 | 0.235 | 0.000 | 0.000 | 0.003 | 0.000 | 0.235 | -1.044 |
| 80 12 8 | 81 12 7 | 14.96 | 17.45 | 43.53 | 43.34 | 0.116 | 0.174 | 0.000 | 0.000 | 0.003 | 0.000 | 0.174 | -0.870 |
| 80 12 15 | 81 12 12 | 15.27 | 17.45 | 43.53 | 43.35 | 0.118 | 0.159 | 0.000 | 0.000 | 0.003 | 0.000 | 0.159 | -0.711 |
| 80 12 22 | 81 12 21 | 15.40 | 17.48 | 43.53 | 43.36 | 0.120 | 0.242 | 0.000 | 0.000 | 0.003 | 0.000 | 0.242 | -0.469 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 1YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | - 81 12 28 | 15.60 | 17.48 | 43.53 | 43.36 | 0.114 | 0.251 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.251 | -0.218 |
| 81 1 5 | - 82 1 4 | 15.58 | 17.50 | 9.06 | 9.02 | 0.024 | 0.058 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.058 | -0.160 |
| 81 1 12 | - 82 1 11 | 15.50 | 17.55 | 9.06 | 9.02 | 0.024 | 0.055 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.055 | -0.105 |
| 81 1 19 | - 82 1 18 | 15.42 | 17.52 | 9.06 | 9.02 | 0.024 | 0.058 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.058 | -0.047 |
| 81 1 26 | - 82 1 25 | 15.38 | 17.70 | 9.06 | 9.02 | 0.022 | 0.060 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.060 | 0.013 |
| 81 2 2 | - 82 2 1 | 15.38 | 17.70 | 9.31 | 9.27 | 0.022 | 0.062 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.062 | 0.075 |
| 81 2 9 | - 82 2 8 | 15.40 | 17.84 | 9.31 | 9.27 | 0.023 | 0.059 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.059 | 0.134 |
| 81 2 16 | - 82 2 15 | 15.43 | 17.91 | 9.31 | 9.27 | 0.023 | 0.054 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.054 | 0.188 |
| 81 2 23 | - 82 2 22 | 15.45 | 18.34 | 9.31 | 9.27 | 0.023 | 0.061 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.061 | 0.249 |
| 81 3 2 | - 82 3 1 | 15.43 | 18.41 | 8.58 | 8.55 | 0.021 | 0.052 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.052 | 0.301 |
| 81 3 9 | - 82 3 8 | 15.55 | 18.34 | 8.58 | 8.55 | 0.021 | 0.057 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.057 | 0.358 |
| 81 3 16 | - 82 3 15 | 15.77 | 18.41 | 8.58 | 8.55 | 0.021 | 0.057 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.057 | 0.415 |
| 81 3 23 | - 82 3 22 | 15.83 | 18.35 | 8.58 | 8.55 | 0.022 | 0.051 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.051 | 0.466 |
| 81 3 30 | - 82 3 29 | 15.83 | 18.40 | 8.58 | 8.55 | 0.021 | 0.049 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.049 | 0.515 |
| 81 4 6 | - 82 4 5 | 15.96 | 18.42 | 12.59 | 12.54 | 0.031 | 0.059 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.059 | 0.574 |
| 81 4 13 | - 82 4 13 | 16.31 | 18.48 | 12.59 | 12.55 | 0.031 | 0.059 | 0.000 | ## | 0.000 | 0.002 | 0.000 | 0.059 | 0.633 |
| 81 4 20 | - 82 4 19 | 16.50 | 18.50 | 12.59 | 12.55 | 0.032 | 0.041 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.061 | 0.694 |
| 81 4 27 | - 82 4 26 | 16.77 | 18.48 | 12.59 | 12.55 | 0.042 | 0.066 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.066 | 0.760 |
| 81 5 4 | - 82 5 3 | 17.06 | 18.50 | 11.65 | 11.61 | 0.039 | 0.047 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.047 | 0.807 |
| 81 5 11 | - 82 5 10 | 17.69 | 18.46 | 11.65 | 11.61 | 0.041 | 0.054 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.054 | 0.861 |
| 81 5 19 | - 82 5 17 | 18.27 | 18.42 | 11.65 | 11.62 | 0.042 | 0.065 | 0.000 | ## | 0.000 | 0.004 | 0.000 | 0.065 | 0.926 |
| 81 5 25 | - 82 5 25 | 18.23 | 18.38 | 11.65 | 11.62 | 0.040 | 0.061 | 0.000 | ## | 0.000 | 0.003 | 0.000 | 0.061 | 0.987 |

END OF DATA
READY:

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | $$ | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | - 79 1 2 | 11.25 | 11.21 | 3.06 | 2.98 | 0.030 | 0.042 | 0.000 | $$ | 0.000 | 0.010 | 0.000 | 0.042 | 0.042 |
| 76 1 12 | - 79 1 8 | 11.26 | 11.19 | 3.06 | 2.98 | 0.030 | 0.041 | 0.000 | $$ | 0.000 | 0.010 | 0.000 | 0.041 | 0.083 |
| 76 1 19 | - 79 1 15 | 11.23 | 11.35 | 3.06 | 2.98 | 0.030 | 0.037 | 0.000 | $$ | 0.000 | 0.010 | 0.000 | 0.037 | 0.120 |
| 76 1 26 | - 79 1 22 | 11.21 | 11.37 | 3.04 | 2.98 | 0.030 | 0.036 | 0.000 | $$ | 0.000 | 0.010 | 0.000 | 0.036 | 0.156 |
| 76 2 2 | - 79 1 29 | 11.19 | 11.33 | 4.69 | 4.56 | 0.044 | 0.059 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.059 | 0.215 |
| 76 2 9 | - 79 2 5 | 11.17 | 11.23 | 4.69 | 4.56 | 0.044 | 0.051 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.051 | 0.266 |
| 76 2 16 | - 79 2 12 | 11.20 | 11.23 | 4.69 | 4.56 | 0.044 | 0.050 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.050 | 0.316 |
| 76 2 23 | - 79 2 19 | 11.23 | 11.21 | 4.69 | 4.56 | 0.044 | 0.059 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.059 | 0.375 |
| 76 3 1 | - 79 2 26 | 11.26 | 11.17 | 12.05 | 11.72 | 0.107 | 0.123 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.123 | 0.498 |
| 76 3 8 | - 79 3 5 | 11.29 | 11.12 | 12.05 | 11.73 | 0.106 | 0.127 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.127 | 0.625 |
| 76 3 15 | - 79 3 12 | 11.32 | 11.02 | 12.05 | 11.73 | 0.106 | 0.117 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.117 | 0.742 |
| 76 3 22 | - 79 3 19 | 11.34 | 11.02 | 12.05 | 11.73 | 0.107 | 0.122 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.122 | 0.864 |
| 76 3 29 | - 79 3 26 | 11.36 | 11.00 | 12.05 | 11.73 | 0.106 | 0.121 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.121 | 0.985 |
| 76 4 5 | - 79 4 2 | 11.38 | 11.00 | 13.29 | 12.94 | 0.113 | 0.122 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.122 | 1.107 |
| 76 4 12 | - 79 4 9 | 11.40 | 11.00 | 13.29 | 12.94 | 0.113 | 0.132 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.132 | 1.239 |
| 76 4 19 | - 79 4 17 | 11.40 | 11.00 | 13.29 | 12.94 | 0.112 | 0.127 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.127 | 1.366 |
| 76 4 24 | - 79 4 23 | 11.40 | 11.00 | 13.29 | 12.94 | 0.113 | 0.127 | 0.000 | $$ | 0.000 | 0.009 | 0.000 | 0.127 | 1.493 |
| 76 5 3 | - 79 4 30 | 11.39 | 11.00 | 18.38 | 17.89 | 0.146 | 0.167 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.167 | 1.660 |
| 76 5 10 | - 79 5 7 | 11.39 | 11.00 | 18.38 | 17.89 | 0.148 | 0.156 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.156 | 1.816 |
| 76 5 17 | - 79 5 14 | 11.39 | 11.00 | 18.38 | 17.89 | 0.147 | 0.151 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.151 | 1.967 |
| 76 5 24 | - 79 5 22 | 11.38 | 11.00 | 18.38 | 17.89 | 0.147 | 0.151 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.151 | 2.118 |
| 76 5 31 | - 79 5 28 | 11.37 | 11.00 | 18.38 | 17.89 | 0.146 | 0.136 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.136 | 2.254 |
| 76 6 7 | - 79 6 4 | 11.35 | 11.62 | 9.90 | 9.63 | 0.075 | 0.076 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.076 | 2.330 |
| 76 6 14 | - 79 6 11 | 11.34 | 11.65 | 9.90 | 9.63 | 0.075 | 0.077 | 0.000 | $$ | 0.000 | 0.008 | 0.000 | 0.077 | 2.407 |
| 76 6 21 | - 79 6 18 | 11.33 | 11.18 | 9.90 | 9.63 | 0.074 | 0.080 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.080 | 2.487 |
| 76 6 28 | - 79 6 25 | 11.31 | 11.21 | 9.90 | 9.63 | 0.074 | 0.075 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.075 | 2.562 |
| 76 7 5 | - 79 7 3 | 11.29 | 11.23 | 11.72 | 11.40 | 0.083 | 0.078 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.078 | 2.640 |
| 76 7 12 | - 79 7 9 | 11.27 | 11.25 | 11.72 | 11.40 | 0.082 | 0.104 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.104 | 2.744 |
| 76 7 19 | - 79 7 16 | 11.26 | 11.25 | 11.72 | 11.40 | 0.083 | 0.092 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.092 | 2.836 |
| 76 7 26 | - 79 7 24 | 11.25 | 11.34 | 11.72 | 11.40 | 0.082 | 0.092 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.092 | 2.928 |
| 76 8 2 | - 79 7 31 | 11.24 | 11.46 | 24.04 | 23.39 | 0.159 | 0.181 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.181 | 3.109 |
| 76 8 9 | - 79 8 7 | 11.22 | 11.68 | 24.04 | 23.38 | 0.160 | 0.149 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.149 | 3.258 |
| 76 8 14 | - 79 8 14 | 11.21 | 11.79 | 24.04 | 23.38 | 0.159 | 0.164 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.164 | 3.422 |
| 76 8 23 | - 79 8 21 | 11.22 | 11.96 | 24.04 | 23.38 | 0.159 | 0.160 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.160 | 3.582 |
| 76 8 30 | - 79 8 27 | 11.23 | 12.07 | 24.04 | 23.39 | 0.158 | 0.145 | 0.000 | $$ | 0.000 | 0.007 | 0.000 | 0.145 | 3.727 |
| 76 9 6 | - 79 9 4 | 11.23 | 12.16 | 17.00 | 16.54 | 0.107 | 0.097 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.097 | 3.824 |
| 76 9 13 | - 79 9 11 | 11.24 | 12.55 | 17.00 | 16.54 | 0.107 | 0.093 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.093 | 3.917 |
| 76 9 20 | - 79 9 18 | 11.22 | 12.79 | 17.00 | 16.54 | 0.107 | 0.124 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.124 | 4.041 |
| 76 9 27 | - 79 9 25 | 11.20 | 12.82 | 17.00 | 16.54 | 0.106 | 0.103 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.103 | 4.144 |
| 76 10 4 | - 79 10 2 | 11.18 | 12.82 | 10.80 | 10.50 | 0.063 | 0.062 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.062 | 4.206 |
| 76 10 11 | - 79 10 9 | 11.17 | 12.89 | 10.80 | 10.50 | 0.063 | 0.066 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.066 | 4.272 |
| 76 10 18 | - 79 10 16 | 11.16 | 13.63 | 10.80 | 10.50 | 0.064 | 0.084 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.084 | 4.356 |
| 76 10 25 | - 79 10 23 | 11.15 | 13.68 | 10.80 | 10.50 | 0.063 | 0.065 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.065 | 4.421 |
| 76 11 1 | - 79 10 30 | 11.14 | 14.73 | 7.58 | 7.37 | 0.041 | 0.052 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.052 | 4.473 |
| 76 11 8 | - 79 11 6 | 11.13 | 14.75 | 7.58 | 7.37 | 0.042 | 0.048 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.048 | 4.521 |
| 76 11 15 | - 79 11 13 | 11.12 | 14.75 | 7.58 | 7.37 | 0.041 | 0.046 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.046 | 4.567 |
| 76 11 22 | - 79 11 20 | 11.05 | 14.71 | 7.58 | 7.37 | 0.041 | 0.044 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.044 | 4.611 |
| 76 11 29 | - 79 11 27 | 10.97 | 14.63 | 7.58 | 7.37 | 0.042 | 0.023 | 0.000 | $$ | 0.000 | 0.006 | 0.000 | 0.023 | 4.634 |
| 76 12 6 | - 79 12 4 | 10.89 | 14.04 | 10.24 | 9.95 | 0.055 | 0.016 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | 0.016 | 4.650 |
| 76 12 13 | - 79 12 11 | 10.81 | 13.92 | 10.24 | 9.95 | 0.055 | -0.008 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | -0.008 | 4.642 |
| 76 12 20 | - 79 12 18 | 10.74 | 13.63 | 10.24 | 9.94 | 0.055 | -0.015 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | -0.015 | 4.627 |
| 76 12 27 | - 79 12 27 | 10.65 | 13.54 | 10.24 | 9.94 | 0.054 | -0.022 | 0.000 | $$ | 0.000 | 0.005 | 0.000 | -0.022 | 4.605 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 80 1 2 | 10.56 | 13.56 | 4.10 | 3.98 | 0.024 | 0.003 | 0.000 | 0.000 | 0.006 | 0.000 | 0.003 | 4.608 |
| 77 1 10 | - 80 1 9 | 10.47 | 13.54 | 4.10 | 3.98 | 0.023 | -0.004 | 0.000 | 0.000 | 0.006 | 0.000 | -0.004 | 4.604 |
| 77 1 17 | - 80 1 16 | 10.38 | 13.52 | 4.10 | 3.97 | 0.024 | -0.003 | 0.000 | 0.000 | 0.006 | 0.000 | -0.003 | 4.601 |
| 77 1 24 | - 80 1 23 | 10.23 | 13.52 | 4.10 | 3.97 | 0.024 | 0.003 | 0.000 | 0.000 | 0.006 | 0.000 | 0.003 | 4.604 |
| 77 1 31 | - 80 1 29 | 10.08 | 13.52 | 4.10 | 3.97 | 0.024 | 0.015 | 0.000 | 0.000 | 0.006 | 0.000 | 0.015 | 4.619 |
| 77 2 7 | - 80 2 5 | 9.93 | 13.58 | 7.73 | 7.51 | 0.041 | 0.066 | 0.000 | 0.000 | 0.005 | 0.000 | 0.066 | 4.685 |
| 77 2 14 | - 80 2 12 | 9.78 | 13.79 | 7.74 | 7.50 | 0.041 | 0.144 | 0.002 | 20.500 | 0.005 | 0.014 | 0.142 | 4.827 |
| 77 2 21 | - 80 2 19 | 9.78 | 13.88 | 7.74 | 7.50 | 0.041 | 0.211 | 0.016 | 2.563 | 0.005 | 0.076 | 0.195 | 5.022 |
| 77 2 28 | - 80 2 26 | 9.77 | 13.98 | 7.74 | 7.50 | 0.040 | 0.244 | 0.033 | 1.212 | 0.005 | 0.135 | 0.211 | 5.233 |
| 77 3 7 | - 80 3 4 | 9.77 | 14.46 | 19.26 | 18.62 | 0.094 | 0.534 | 0.270 | 0.348 | 0.005 | 0.506 | 0.264 | 5.497 |
| 77 3 14 | - 80 3 11 | 9.77 | 14.52 | 19.26 | 18.62 | 0.094 | 0.491 | 0.293 | 0.321 | 0.005 | 0.597 | 0.198 | 5.695 |
| 77 3 21 | - 80 3 18 | 9.78 | 14.94 | 19.26 | 18.62 | 0.094 | 0.585 | 0.452 | 0.208 | 0.005 | 0.773 | 0.133 | 5.828 |
| 77 3 28 | - 80 3 25 | 9.79 | 15.54 | 19.26 | 18.62 | 0.093 | 0.818 | 0.679 | 0.137 | 0.005 | 0.830 | 0.139 | 5.967 |
| 77 4 4 | - 80 4 1 | 9.80 | 14.00 | 11.24 | 10.86 | 0.053 | 0.335 | 0.496 | 0.107 | 0.005 | 1.481 | -0.161 | 5.806 |
| 77 4 11 | - 80 4 8 | 9.80 | 14.63 | 11.24 | 10.86 | 0.054 | 0.305 | 0.635 | 0.085 | 0.005 | 2.082 | -0.330 | 5.476 |
| 77 4 18 | - 80 4 15 | 9.81 | 14.85 | 11.24 | 10.86 | 0.053 | 0.207 | 0.681 | 0.078 | 0.005 | 3.290 | -0.474 | 5.002 |
| 77 4 25 | - 80 4 21 | 9.82 | 17.00 | 11.24 | 10.86 | 0.053 | 0.132 | 0.712 | 0.074 | 0.005 | 5.394 | -0.580 | 4.422 |
| 77 5 2 | - 80 4 28 | 9.83 | 16.50 | 10.82 | 10.44 | 0.047 | 0.008 | 0.578 | 0.081 | 0.004 | 72.250 | -0.570 | 3.852 |
| 77 5 9 | - 80 5 5 | 9.84 | 15.88 | 10.82 | 10.44 | 0.048 | -0.224 | 0.444 | 0.108 | 0.004 | -1.982 | -0.668 | 3.184 |
| 77 5 16 | - 80 5 12 | 9.85 | 14.73 | 10.82 | 10.44 | 0.048 | -0.166 | 0.193 | 0.249 | 0.004 | -1.163 | -0.359 | 2.825 |
| 77 5 23 | - 80 5 16 | 9.82 | 14.02 | 10.82 | 10.44 | 0.048 | -0.096 | 0.044 | 1.091 | 0.004 | -0.458 | -0.140 | 2.685 |
| 77 5 30 | - 80 5 24 | 9.78 | 13.50 | 10.82 | 10.44 | 0.048 | -0.165 | 0.000 | 0.000 | 0.004 | 0.000 | -0.165 | 2.520 |
| 77 6 6 | - 80 6 2 | 9.74 | 13.04 | 25.97 | 25.09 | 0.113 | -0.207 | 0.000 | 0.000 | 0.004 | 0.000 | -0.207 | 2.313 |
| 77 6 13 | - 80 6 9 | 9.70 | 13.08 | 25.97 | 25.09 | 0.114 | -0.111 | 0.000 | 0.000 | 0.004 | 0.000 | -0.111 | 2.202 |
| 77 6 20 | - 80 6 16 | 9.71 | 13.00 | 25.97 | 25.09 | 0.113 | -0.160 | 0.000 | 0.000 | 0.004 | 0.000 | -0.160 | 2.042 |
| 77 6 27 | - 80 6 23 | 9.73 | 13.04 | 25.97 | 25.09 | 0.114 | -0.169 | 0.000 | 0.000 | 0.004 | 0.000 | -0.169 | 1.873 |
| 77 7 4 | - 80 6 30 | 9.75 | 13.02 | 22.24 | 21.51 | 0.090 | -0.129 | 0.000 | 0.000 | 0.004 | 0.000 | -0.129 | 1.744 |
| 77 7 11 | - 80 7 7 | 9.77 | 13.10 | 22.24 | 21.51 | 0.090 | -0.137 | 0.000 | 0.000 | 0.004 | 0.000 | -0.137 | 1.607 |
| 77 7 18 | - 80 7 14 | 9.78 | 13.10 | 22.24 | 21.51 | 0.090 | -0.106 | 0.000 | 0.000 | 0.004 | 0.000 | -0.106 | 1.501 |
| 77 7 25 | - 80 7 21 | 9.78 | 13.13 | 22.24 | 21.51 | 0.091 | -0.055 | 0.000 | 0.000 | 0.004 | 0.000 | -0.055 | 1.446 |
| 77 8 1 | - 80 7 28 | 9.79 | 13.15 | 15.43 | 14.91 | 0.058 | -0.038 | 0.000 | 0.000 | 0.004 | 0.000 | -0.038 | 1.408 |
| 77 8 8 | - 80 8 5 | 9.80 | 13.25 | 15.43 | 14.91 | 0.058 | -0.007 | 0.000 | 0.000 | 0.004 | 0.000 | -0.007 | 1.401 |
| 77 8 15 | - 80 8 11 | 9.81 | 13.35 | 15.43 | 14.91 | 0.057 | 0.008 | 0.000 | 0.000 | 0.004 | 0.000 | 0.008 | 1.409 |
| 77 8 22 | - 80 8 18 | 9.82 | 13.40 | 15.43 | 14.91 | 0.058 | 0.025 | 0.000 | 0.000 | 0.004 | 0.000 | 0.025 | 1.434 |
| 77 8 29 | - 80 8 25 | 9.83 | 13.67 | 15.43 | 14.91 | 0.058 | 0.057 | 0.000 | 0.000 | 0.004 | 0.000 | 0.057 | 1.491 |
| 77 9 5 | - 80 9 2 | 9.84 | 13.88 | 16.45 | 15.90 | 0.057 | 0.075 | 0.013 | 4.385 | 0.003 | 0.173 | 0.062 | 1.553 |
| 77 9 12 | - 80 9 8 | 9.85 | 14.04 | 16.45 | 15.90 | 0.057 | 0.084 | 0.064 | 0.891 | 0.003 | 0.744 | 0.022 | 1.575 |
| 77 9 19 | - 80 9 15 | 9.91 | 14.21 | 16.45 | 15.91 | 0.058 | 0.094 | 0.101 | 0.574 | 0.004 | 1.074 | -0.697 | 1.368 |
| 77 9 26 | - 80 9 22 | 9.96 | 14.29 | 16.45 | 15.91 | 0.057 | 0.175 | 0.111 | 0.514 | 0.003 | 0.634 | 0.064 | 1.432 |
| 77 10 3 | - 80 9 29 | 10.01 | 14.44 | 17.66 | 17.09 | 0.058 | 0.224 | 0.155 | 0.374 | 0.003 | 0.692 | 0.069 | 1.701 |
| 77 10 10 | - 80 10 6 | 10.06 | 14.65 | 17.66 | 17.10 | 0.058 | -0.023 | 0.212 | 0.274 | 0.003 | -9.217 | -0.235 | 1.466 |
| 77 10 17 | - 80 10 14 | 10.11 | 14.75 | 17.66 | 17.10 | 0.059 | -0.135 | 0.230 | 0.257 | 0.003 | -1.704 | -0.365 | 1.101 |
| 77 10 24 | - 80 10 20 | 10.12 | 14.69 | 17.66 | 17.10 | 0.057 | 0.061 | 0.205 | 0.278 | 0.003 | 3.361 | -0.144 | 0.957 |
| 77 10 31 | - 80 10 27 | 10.14 | 14.69 | 17.66 | 17.10 | 0.058 | 0.236 | 0.198 | 0.293 | 0.003 | 0.839 | 0.038 | 0.995 |
| 77 11 7 | - 80 11 3 | 10.15 | 14.73 | 14.52 | 14.06 | 0.048 | 0.206 | 0.171 | 0.281 | 0.003 | 0.830 | 0.035 | 1.030 |
| 77 11 14 | - 80 11 10 | 10.16 | 14.85 | 14.52 | 14.06 | 0.048 | 0.256 | 0.204 | 0.235 | 0.003 | 0.797 | 0.052 | 1.082 |
| 77 11 21 | - 80 11 17 | 10.13 | 14.90 | 14.52 | 14.06 | 0.048 | 0.259 | 0.227 | 0.211 | 0.003 | 0.876 | 0.032 | 1.114 |
| 77 11 28 | - 80 11 24 | 10.11 | 14.90 | 14.52 | 14.05 | 0.048 | 0.198 | 0.233 | 0.206 | 0.003 | 1.177 | -0.035 | 1.079 |
| 77 12 5 | - 80 12 1 | 10.08 | 15.00 | 13.35 | 12.92 | 0.041 | 0.311 | 0.249 | 0.165 | 0.003 | 0.801 | 0.062 | 1.141 |
| 77 12 12 | - 80 12 8 | 10.06 | 15.27 | 13.35 | 12.92 | 0.040 | 0.269 | 0.327 | 0.122 | 0.003 | 1.216 | -0.058 | 1.083 |
| 77 12 19 | - 80 12 15 | 10.05 | 15.52 | 13.35 | 12.92 | 0.040 | 0.345 | 0.397 | 0.101 | 0.003 | 1.151 | -0.052 | 1.031 |
| 77 12 26 | - 80 12 22 | 10.04 | 15.77 | 13.35 | 12.92 | 0.040 | 0.085 | 0.466 | 0.086 | 0.003 | 5.482 | -0.381 | 0.650 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | - 80 12 29 | 10.03 | 15.75 | 3.54 | 3.43 | 0.010 | 0.026 | 0.123 | 0.081 | 0.003 | 4.731 | -0.097 | 0.553 |
| 78 1 9 | - 81 1 5 | 10.02 | 15.78 | 3.54 | 3.43 | 0.009 | 0.019 | 0.126 | 0.071 | 0.003 | 6.632 | -0.107 | 0.446 |
| 78 1 16 | - 81 1 12 | 10.01 | 15.65 | 3.54 | 3.43 | 0.010 | 0.056 | 0.117 | 0.085 | 0.003 | 2.089 | -0.061 | 0.385 |
| 78 1 23 | - 81 1 19 | 10.00 | 15.48 | 3.54 | 3.43 | 0.010 | 0.069 | 0.106 | 0.094 | 0.003 | 1.536 | -0.037 | 0.348 |
| 78 1 30 | - 81 1 26 | 9.99 | 15.44 | 3.54 | 3.43 | 0.010 | 0.080 | 0.104 | 0.096 | 0.003 | 1.300 | -0.024 | 0.324 |
| 78 2 6 | - 81 2 2 | 9.98 | 15.42 | 8.27 | 8.00 | 0.024 | 0.227 | 0.241 | 0.100 | 0.003 | 1.062 | -0.014 | 0.310 |
| 78 2 13 | - 81 2 9 | 9.97 | 15.44 | 8.27 | 7.99 | 0.023 | 0.299 | 0.246 | 0.093 | 0.003 | 0.823 | 0.053 | 0.363 |
| 78 2 20 | - 81 2 16 | 10.00 | 15.47 | 8.27 | 8.00 | 0.023 | 0.371 | 0.246 | 0.093 | 0.003 | 0.663 | 0.125 | 0.488 |
| 78 2 27 | - 81 2 23 | 10.03 | 15.49 | 8.27 | 8.00 | 0.023 | 0.328 | 0.244 | 0.094 | 0.003 | 0.744 | 0.084 | 0.572 |
| 78 3 6 | - 81 3 2 | 10.06 | 15.49 | 14.96 | 14.48 | 0.038 | 0.677 | 0.433 | 0.088 | 0.003 | 0.640 | 0.244 | 0.816 |
| 78 3 13 | - 81 3 9 | 10.09 | 15.65 | 14.96 | 14.48 | 0.039 | 0.542 | 0.472 | 0.083 | 0.003 | 0.871 | 0.070 | 0.886 |
| 78 3 20 | - 81 3 16 | 10.13 | 15.83 | 14.96 | 14.49 | 0.039 | 0.469 | 0.513 | 0.076 | 0.003 | 1.094 | -0.044 | 0.842 |
| 78 3 27 | - 81 3 23 | 10.16 | 15.88 | 14.96 | 14.49 | 0.039 | 0.565 | 0.519 | 0.075 | 0.003 | 0.919 | 0.046 | 0.888 |
| 78 4 3 | - 81 3 30 | 10.19 | 15.90 | 14.81 | 14.34 | 0.039 | 0.558 | 0.511 | 0.076 | 0.003 | 0.916 | 0.047 | 0.935 |
| 78 4 10 | - 81 4 6 | 10.22 | 16.00 | 14.81 | 14.34 | 0.038 | 0.732 | 0.532 | 0.071 | 0.003 | 0.727 | 0.200 | 1.135 |
| 78 4 17 | - 81 4 13 | 10.24 | 16.42 | 14.81 | 14.34 | 0.039 | 0.721 | 0.649 | 0.060 | 0.003 | 0.900 | 0.072 | 1.207 |
| 78 4 24 | - 81 4 20 | 10.27 | 16.60 | 14.81 | 14.35 | 0.039 | 0.678 | 0.693 | 0.056 | 0.003 | 1.022 | -0.015 | 1.192 |
| 78 5 1 | - 81 4 27 | 10.30 | 16.79 | 9.34 | 9.05 | 0.023 | 0.477 | 0.466 | 0.049 | 0.002 | 0.977 | 0.011 | 1.203 |
| 78 5 8 | - 81 5 4 | 10.33 | 16.98 | 9.34 | 9.05 | 0.023 | 0.592 | 0.496 | 0.046 | 0.002 | 0.838 | 0.096 | 1.299 |
| 78 5 15 | - 81 5 11 | 10.30 | 17.77 | 9.34 | 9.05 | 0.023 | 0.583 | 0.644 | 0.036 | 0.002 | 1.105 | -0.061 | 1.238 |
| 78 5 22 | - 81 5 19 | 10.28 | 18.11 | 9.34 | 9.05 | 0.023 | 0.505 | 0.709 | 0.032 | 0.002 | 1.404 | -0.204 | 1.034 |
| 78 5 29 | - 81 5 25 | 10.26 | 18.20 | 9.34 | 9.05 | 0.023 | 0.528 | 0.728 | 0.032 | 0.002 | 1.379 | -0.200 | 0.834 |
| 78 6 5 | - 81 6 1 | 10.24 | 18.17 | 23.48 | 22.74 | 0.053 | 1.230 | 1.827 | 0.029 | 0.002 | 1.485 | -0.597 | 0.237 |
| 78 6 12 | - 81 6 8 | 10.22 | 18.47 | 23.48 | 22.74 | 0.053 | 1.226 | 1.970 | 0.027 | 0.002 | 1.607 | -0.744 | -0.507 |
| 78 6 19 | - 81 6 15 | 10.23 | 18.58 | 23.48 | 22.74 | 0.052 | 1.088 | 2.014 | 0.026 | 0.002 | 1.851 | -0.926 | -1.433 |
| 78 6 14 | - 81 6 22 | 10.24 | 18.58 | 23.48 | 22.74 | 0.053 | 1.248 | 2.010 | 0.026 | 0.002 | 1.611 | -0.762 | -2.195 |
| 78 7 3 | - 81 6 29 | 10.25 | 18.67 | 13.63 | 13.20 | 0.028 | 0.828 | 1.187 | 0.024 | 0.002 | 1.434 | -0.359 | -2.554 |
| 78 7 10 | - 81 7 6 | 10.26 | 18.69 | 13.63 | 13.20 | 0.028 | 0.816 | 1.190 | 0.024 | 0.002 | 1.458 | -0.374 | -2.928 |
| 78 7 17 | - 81 7 13 | 10.25 | 18.67 | 13.63 | 13.20 | 0.028 | 0.877 | 1.187 | 0.024 | 0.002 | 1.353 | -0.310 | -3.238 |
| 78 7 24 | - 81 7 20 | 10.25 | 18.73 | 13.63 | 13.20 | 0.027 | 1.032 | 1.202 | 0.022 | 0.002 | 1.165 | -0.170 | -3.408 |
| 78 7 31 | - 81 7 27 | 10.24 | 19.43 | 13.63 | 13.20 | 0.028 | 1.005 | 1.384 | 0.020 | 0.002 | 1.377 | -0.379 | -3.787 |
| 78 8 7 | - 81 8 4 | 10.23 | 20.42 | 23.33 | 22.59 | 0.043 | 1.905 | 2.797 | 0.015 | 0.002 | 1.468 | -0.892 | -4.679 |
| 78 8 14 | - 81 8 10 | 10.23 | 21.28 | 23.33 | 22.59 | 0.043 | 1.778 | 3.158 | 0.014 | 0.002 | 1.776 | -1.380 | -6.059 |
| 78 8 21 | - 81 8 17 | 10.30 | 21.42 | 23.33 | 22.60 | 0.043 | 1.817 | 3.187 | 0.013 | 0.002 | 1.754 | -1.370 | -7.429 |
| 78 8 28 | - 81 8 24 | 10.35 | 21.44 | 23.33 | 22.61 | 0.043 | 2.206 | 3.257 | 0.013 | 0.002 | 1.476 | -1.051 | -8.480 |
| 78 9 7 | - 81 8 31 | 10.40 | 21.44 | 11.77 | 11.41 | 0.020 | 1.089 | 1.632 | 0.012 | 0.002 | 1.499 | -0.543 | -9.023 |
| 78 9 13 | - 81 9 8 | 10.45 | 21.44 | 11.77 | 11.41 | 0.021 | 1.135 | 1.622 | 0.013 | 0.002 | 1.429 | -0.487 | -9.510 |
| 78 9 20 | - 81 9 14 | 10.50 | 21.50 | 11.77 | 11.41 | 0.020 | 1.019 | 1.582 | 0.013 | 0.002 | 1.553 | -0.563 | -10.073 |
| 78 9 25 | - 81 9 21 | 10.57 | 21.50 | 11.77 | 11.41 | 0.020 | 0.852 | 1.567 | 0.013 | 0.002 | 1.839 | -0.715 | -10.788 |
| 78 10 2 | - 81 9 28 | 10.55 | 21.44 | 7.35 | 7.13 | 0.012 | 0.685 | 0.974 | 0.012 | 0.002 | 1.422 | -0.289 | -11.077 |
| 78 10 10 | - 81 10 5 | 10.53 | 21.44 | 7.35 | 7.13 | 0.012 | 0.635 | 0.977 | 0.012 | 0.002 | 1.539 | -0.342 | -11.419 |
| 78 10 16 | - 81 10 13 | 10.57 | 20.69 | 7.35 | 7.13 | 0.012 | 0.570 | 0.872 | 0.014 | 0.002 | 1.530 | -0.302 | -11.721 |
| 78 10 20 | - 81 10 19 | 10.35 | 20.29 | 7.35 | 7.13 | 0.012 | 0.602 | 0.848 | 0.014 | 0.002 | 1.409 | -0.246 | -11.967 |
| 78 10 30 | - 81 10 26 | 11.00 | 20.09 | 7.35 | 7.15 | 0.012 | 0.572 | 0.732 | 0.016 | 0.002 | 1.280 | -0.160 | -12.127 |
| 78 11 4 | - 81 11 2 | 11.00 | 20.09 | 17.53 | 17.04 | 0.048 | 1.115 | 1.746 | 0.027 | 0.003 | 1.566 | -0.631 | -12.758 |
| 78 11 14 | - 81 11 9 | 11.19 | 19.75 | 17.53 | 17.05 | 0.048 | 0.757 | 1.572 | 0.031 | 0.003 | 2.077 | -0.815 | -13.573 |
| 78 11 20 | - 81 11 16 | 11.23 | 18.66 | 17.53 | 17.06 | 0.049 | 0.557 | 1.196 | 0.041 | 0.003 | 2.147 | -0.639 | -14.212 |
| 78 11 27 | - 81 11 23 | 11.21 | 18.00 | 17.53 | 17.05 | 0.048 | 0.702 | 0.979 | 0.049 | 0.003 | 1.395 | -0.277 | -14.489 |
| 78 12 4 | - 81 11 30 | 11.23 | 17.66 | 11.21 | 10.90 | 0.033 | 0.363 | 0.547 | 0.060 | 0.003 | 1.507 | -0.184 | -14.673 |
| 78 12 11 | - 81 12 7 | 11.21 | 17.66 | 11.21 | 10.90 | 0.034 | 0.493 | 0.551 | 0.062 | 0.003 | 1.118 | -0.058 | -14.731 |
| 78 12 18 | - 81 12 12 | 11.21 | 17.66 | 11.21 | 10.90 | 0.033 | 0.590 | 0.551 | 0.060 | 0.003 | 0.934 | 0.039 | -14.692 |
| 78 12 27 | - 81 12 21 | 11.21 | 17.75 | 11.21 | 10.90 | 0.033 | 0.559 | 0.571 | 0.058 | 0.003 | 1.021 | -0.012 | -14.704 |

MORTGAGE PAYMENT INSURANCE

INSURANCE RATIOS

TERM: 3YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | - 81 12 28 | 11.21 | 17.81 | 5.72 | 5.56 | 0.016 | 0.304 | 0.298 | ## | 0.054 | 0.003 | 0.980 | 0.006 | -14.698 |
| 79 1 8 | - 82 1 4 | 11.19 | 17.91 | 5.72 | 5.56 | 0.016 | 0.324 | 0.311 | ## | 0.051 | 0.003 | 0.960 | 0.013 | -14.685 |
| 79 1 15 | - 82 1 11 | 11.35 | 18.00 | 5.72 | 5.56 | 0.016 | 0.356 | 0.303 | ## | 0.053 | 0.003 | 0.851 | 0.053 | -14.632 |
| 79 1 22 | - 82 1 18 | 11.37 | 18.00 | 5.72 | 5.56 | 0.016 | 0.330 | 0.307 | ## | 0.053 | 0.003 | 0.912 | 0.029 | -14.603 |
| 79 1 29 | - 82 1 25 | 11.33 | 18.31 | 5.72 | 5.56 | 0.016 | 0.326 | 0.340 | ## | 0.047 | 0.003 | 1.043 | -0.014 | -14.617 |
| 79 2 5 | - 82 2 1 | 11.23 | 18.42 | 14.34 | 15.90 | 0.041 | 1.030 | 1.039 | ## | 0.039 | 0.003 | 1.009 | -0.009 | -14.626 |
| 79 2 12 | - 82 2 8 | 11.23 | 18.44 | 14.34 | 15.90 | 0.041 | 1.127 | 1.114 | ## | 0.037 | 0.003 | 0.988 | 0.013 | -14.613 |
| 79 2 19 | - 82 2 15 | 11.21 | 18.49 | 14.34 | 15.89 | 0.041 | 1.059 | 1.130 | ## | 0.036 | 0.003 | 1.067 | -0.071 | -14.684 |
| 79 2 24 | - 82 2 22 | 11.17 | 19.25 | 14.34 | 15.89 | 0.041 | 0.806 | 1.317 | ## | 0.031 | 0.003 | 1.634 | -0.511 | -15.195 |
| 79 3 5 | - 82 3 1 | 11.12 | 19.31 | 24.00 | 23.34 | 0.057 | 1.190 | 1.985 | ## | 0.029 | 0.002 | 1.668 | -0.795 | -15.990 |
| 79 3 12 | - 82 3 8 | 11.02 | 19.31 | 24.00 | 23.33 | 0.056 | 1.240 | 2.031 | ## | 0.028 | 0.002 | 1.638 | -0.791 | -16.781 |
| 79 3 19 | - 82 3 15 | 11.02 | 19.19 | 24.00 | 23.33 | 0.056 | 1.315 | 1.977 | ## | 0.028 | 0.002 | 1.503 | -0.662 | -17.443 |
| 79 3 24 | - 82 3 22 | 11.00 | 19.14 | 24.00 | 23.33 | 0.056 | 1.187 | 1.963 | ## | 0.029 | 0.002 | 1.654 | -0.776 | -18.219 |
| 79 4 2 | - 82 3 29 | 11.00 | 19.01 | 10.58 | 10.28 | 0.023 | 0.637 | 0.839 | ## | 0.027 | 0.002 | 1.317 | -0.202 | -18.421 |
| 79 4 9 | - 82 4 5 | 11.00 | 19.04 | 10.58 | 10.28 | 0.023 | 0.633 | 0.845 | ## | 0.027 | 0.002 | 1.335 | -0.212 | -18.633 |
| 79 4 17 | - 82 4 13 | 11.00 | 19.00 | 10.58 | 10.28 | 0.024 | 0.552 | 0.837 | ## | 0.029 | 0.002 | 1.516 | -0.285 | -18.918 |
| 79 4 23 | - 82 4 19 | 11.00 | 19.00 | 10.58 | 10.28 | 0.023 | 0.492 | 0.837 | ## | 0.027 | 0.002 | 1.701 | -0.345 | -19.263 |
| 79 4 30 | - 82 4 26 | 11.00 | 19.00 | 10.58 | 10.28 | 0.023 | 0.489 | 0.837 | ## | 0.027 | 0.002 | 1.712 | -0.348 | -19.611 |
| 79 5 7 | - 82 5 3 | 11.00 | 19.02 | 13.27 | 12.90 | 0.033 | 0.724 | 1.055 | ## | 0.031 | 0.002 | 1.453 | -0.329 | -19.940 |
| 79 5 14 | - 82 5 10 | 11.00 | 19.00 | 13.27 | 12.90 | 0.034 | 0.609 | 1.050 | ## | 0.032 | 0.003 | 1.724 | -0.441 | -20.381 |
| 79 5 22 | - 82 5 17 | 11.00 | 18.98 | 13.27 | 12.90 | 0.034 | 0.667 | 1.045 | ## | 0.033 | 0.003 | 1.567 | -0.378 | -20.759 |
| 79 5 28 | - 82 5 25 | 11.00 | 18.96 | 13.27 | 12.90 | 0.033 | 0.645 | 1.040 | ## | 0.032 | 0.002 | 1.612 | -0.395 | -21.154 |

END OF DATA
READY:
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# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 74 1 5 | - 80 12 29 | 11.85 | 15.85 | 22.97 | 21.90 | 0.554 | 0.054 | 0.000 | 0.000 | 0.024 | 0.000 | 0.054 | 0.054 |
| 74 1 12 | - 81 1 5 | 11.84 | 15.83 | 22.97 | 21.90 | 0.554 | 0.051 | 0.000 | 0.000 | 0.024 | 0.000 | 0.051 | 0.105 |
| 74 1 19 | - 81 1 12 | 11.83 | 15.71 | 22.97 | 21.90 | 0.554 | 0.129 | 0.000 | 0.000 | 0.024 | 0.000 | 0.129 | 0.234 |
| 74 1 26 | - 81 1 19 | 11.82 | 15.56 | 22.97 | 21.90 | 0.554 | 0.178 | 0.000 | 0.000 | 0.024 | 0.000 | 0.178 | 0.412 |
| 74 2 2 | - 81 1 26 | 11.81 | 15.48 | 34.12 | 32.53 | 0.799 | 0.322 | 0.000 | 0.000 | 0.023 | 0.000 | 0.322 | 0.734 |
| 74 2 9 | - 81 2 2 | 11.80 | 15.43 | 34.12 | 32.53 | 0.799 | 0.324 | 0.000 | 0.000 | 0.023 | 0.000 | 0.324 | 1.058 |
| 74 2 16 | - 81 2 9 | 11.82 | 15.45 | 34.12 | 32.53 | 0.798 | 0.380 | 0.000 | 0.000 | 0.023 | 0.000 | 0.380 | 1.438 |
| 74 2 23 | - 81 2 16 | 11.84 | 15.49 | 34.12 | 32.54 | 0.799 | 0.544 | 0.000 | 0.000 | 0.023 | 0.000 | 0.544 | 1.982 |
| 74 3 1 | - 81 2 23 | 11.86 | 15.55 | 34.14 | 34.47 | 0.814 | 0.486 | 0.000 | 0.000 | 0.023 | 0.000 | 0.486 | 2.468 |
| 74 3 8 | - 81 3 2 | 11.88 | 15.52 | 34.14 | 34.48 | 0.814 | 0.566 | 0.000 | 0.000 | 0.023 | 0.000 | 0.566 | 3.034 |
| 74 3 15 | - 81 3 9 | 11.90 | 15.64 | 34.14 | 34.48 | 0.815 | 0.528 | 0.000 | 0.000 | 0.023 | 0.000 | 0.528 | 3.562 |
| 74 3 22 | - 81 3 16 | 11.94 | 15.80 | 34.14 | 34.49 | 0.814 | 0.527 | 0.000 | 0.000 | 0.023 | 0.000 | 0.527 | 4.089 |
| 74 3 29 | - 81 3 23 | 11.97 | 15.86 | 34.14 | 34.50 | 0.814 | 0.657 | 0.000 | 0.000 | 0.023 | 0.000 | 0.657 | 4.746 |
| 74 4 5 | - 81 3 30 | 12.00 | 15.89 | 69.97 | 66.80 | 1.516 | 1.200 | 0.000 | 0.000 | 0.022 | 0.000 | 1.200 | 5.946 |
| 74 4 12 | - 81 4 6 | 12.03 | 16.00 | 69.97 | 66.81 | 1.516 | 1.603 | 0.000 | 0.000 | 0.022 | 0.000 | 1.603 | 7.549 |
| 74 4 19 | - 81 4 13 | 12.02 | 16.34 | 69.97 | 66.81 | 1.516 | 1.728 | 0.645 | 2.350 | 0.022 | 0.373 | 1.083 | 8.632 |
| 74 4 26 | - 81 4 20 | 12.01 | 16.54 | 69.97 | 66.80 | 1.516 | 1.720 | 1.064 | 1.425 | 0.022 | 0.619 | 0.656 | 9.288 |
| 74 5 3 | - 81 4 27 | 12.00 | 16.75 | 60.44 | 57.89 | 1.253 | 1.040 | 1.300 | 0.964 | 0.021 | 0.707 | 0.340 | 9.628 |
| 74 5 10 | - 81 5 4 | 11.99 | 17.00 | 60.44 | 57.88 | 1.254 | 2.617 | 1.744 | 0.719 | 0.021 | 0.666 | 0.873 | 10.701 |
| 74 5 17 | - 81 5 11 | 11.99 | 17.83 | 60.44 | 57.88 | 1.254 | 2.484 | 3.135 | 0.400 | 0.021 | 1.262 | -0.651 | 10.050 |
| 74 5 24 | - 81 5 19 | 11.97 | 18.19 | 60.44 | 57.88 | 1.253 | 1.982 | 1.759 | 0.333 | 0.021 | 1.897 | -1.777 | 8.273 |
| 74 5 31 | - 81 5 25 | 11.96 | 18.27 | 60.44 | 57.87 | 1.254 | 2.051 | 3.906 | 0.321 | 0.021 | 1.904 | -1.855 | 6.418 |
| 74 6 7 | - 81 6 1 | 11.94 | 18.27 | 82.46 | 78.69 | 1.435 | 2.396 | 5.356 | 0.305 | 0.020 | 2.235 | -2.960 | 3.458 |
| 74 6 14 | - 81 6 8 | 11.93 | 18.52 | 82.46 | 78.68 | 1.434 | 2.252 | 5.929 | 0.276 | 0.020 | 2.633 | -3.677 | -0.219 |
| 74 6 21 | - 81 6 15 | 11.91 | 18.44 | 82.46 | 78.67 | 1.434 | 1.894 | 6.236 | 0.262 | 0.020 | 3.293 | -4.342 | -4.561 |
| 74 6 28 | - 81 6 22 | 11.89 | 18.44 | 82.46 | 78.66 | 1.434 | 2.377 | 6.280 | 0.260 | 0.020 | 2.642 | -3.903 | -8.464 |
| 74 7 5 | - 81 6 29 | 11.87 | 18.48 | 90.55 | 86.36 | 1.716 | 3.300 | 7.040 | 0.244 | 0.019 | 2.133 | -3.740 | -12.204 |
| 74 7 12 | - 81 7 6 | 11.86 | 18.73 | 90.55 | 86.35 | 1.716 | 3.474 | 7.183 | 0.239 | 0.019 | 2.068 | -3.709 | -15.913 |
| 74 7 19 | - 81 7 13 | 11.85 | 18.70 | 90.55 | 86.35 | 1.717 | 3.722 | 7.136 | 0.241 | 0.019 | 1.917 | -3.414 | -19.327 |
| 74 7 26 | - 81 7 20 | 11.84 | 18.75 | 90.55 | 86.34 | 1.716 | 4.793 | 7.279 | 0.236 | 0.019 | 1.519 | -2.486 | -21.813 |
| 74 8 2 | - 81 7 27 | 11.84 | 19.38 | 66.34 | 63.26 | 1.199 | 3.257 | 6.421 | 0.187 | 0.018 | 1.971 | -3.164 | -24.977 |
| 74 8 9 | - 81 8 4 | 10.83 | 20.44 | 66.34 | 62.78 | 1.118 | 3.468 | 9.877 | 0.113 | 0.017 | 2.848 | -6.409 | -31.386 |
| 74 8 16 | - 81 8 10 | 11.83 | 21.25 | 66.34 | 63.25 | 1.200 | 3.402 | 9.527 | 0.126 | 0.018 | 2.800 | -6.125 | -37.511 |
| 74 8 23 | - 81 8 17 | 11.82 | 21.58 | 66.34 | 63.25 | 1.199 | 3.686 | 10.068 | 0.119 | 0.018 | 2.731 | -6.382 | -43.893 |
| 74 8 30 | - 81 8 24 | 11.80 | 21.49 | 66.34 | 63.24 | 1.199 | 4.872 | 10.274 | 0.117 | 0.018 | 2.109 | -5.402 | -49.295 |
| 74 9 6 | - 81 8 31 | 11.78 | 21.63 | 78.64 | 74.96 | 1.362 | 5.729 | 12.106 | 0.113 | 0.017 | 2.113 | -6.377 | -55.672 |
| 74 9 13 | - 81 9 7 | 11.76 | 21.67 | 78.64 | 74.95 | 1.362 | 6.210 | 12.220 | 0.111 | 0.017 | 1.968 | -6.010 | -61.682 |
| 74 9 20 | - 81 9 14 | 11.72 | 21.46 | 78.64 | 74.93 | 1.362 | 5.856 | 11.905 | 0.114 | 0.017 | 2.033 | -6.049 | -67.731 |
| 74 9 27 | - 81 9 21 | 11.68 | 21.46 | 78.64 | 74.91 | 1.362 | 4.957 | 11.982 | 0.114 | 0.017 | 2.417 | -7.025 | -74.756 |
| 74 10 4 | - 81 9 28 | 11.64 | 21.29 | 85.28 | 81.21 | 1.405 | 7.071 | 12.732 | 0.110 | 0.016 | 1.801 | -5.661 | -80.417 |
| 74 10 11 | - 81 10 5 | 11.60 | 21.25 | 85.28 | 81.18 | 1.405 | 6.605 | 12.735 | 0.110 | 0.016 | 1.928 | -6.130 | -86.547 |
| 74 10 18 | - 81 10 13 | 11.59 | 20.58 | 85.28 | 81.18 | 1.405 | 6.138 | 11.373 | 0.124 | 0.016 | 1.853 | -5.235 | -91.782 |
| 74 10 25 | - 81 10 19 | 11.58 | 20.46 | 85.28 | 81.17 | 1.405 | 5.847 | 11.143 | 0.126 | 0.016 | 1.906 | -5.296 | -97.078 |
| 74 11 1 | - 81 10 26 | 11.57 | 19.88 | 67.38 | 64.13 | 1.058 | 5.811 | 7.850 | 0.135 | 0.016 | 1.351 | -2.039 | -99.117 |
| 74 11 8 | - 81 11 2 | 11.56 | 19.83 | 67.38 | 64.12 | 1.058 | 4.736 | 7.782 | 0.136 | 0.016 | 1.643 | -3.046 | -102.163 |
| 74 11 15 | - 81 11 9 | 11.56 | 19.43 | 67.38 | 64.12 | 1.057 | 3.699 | 7.442 | 0.142 | 0.016 | 2.012 | -3.743 | -105.906 |
| 74 11 22 | - 81 11 16 | 11.48 | 18.75 | 67.38 | 64.08 | 1.058 | 3.125 | 6.061 | 0.175 | 0.016 | 1.940 | -2.936 | -108.842 |
| 74 11 29 | - 81 11 23 | 11.41 | 18.00 | 67.38 | 64.05 | 1.058 | 3.751 | 4.855 | 0.218 | 0.016 | 1.294 | -1.104 | -109.946 |
| 74 12 6 | - 81 11 30 | 11.34 | 17.75 | 77.84 | 73.96 | 1.217 | 3.986 | 5.236 | 0.232 | 0.016 | 1.314 | -1.250 | -111.196 |
| 74 12 13 | - 81 12 7 | 11.27 | 17.75 | 77.84 | 73.92 | 1.216 | 4.766 | 5.383 | 0.226 | 0.016 | 1.129 | -0.617 | -111.813 |
| 74 12 20 | - 81 12 12 | 11.13 | 17.70 | 77.84 | 73.85 | 1.214 | 5.686 | 5.573 | 0.218 | 0.016 | 0.980 | 0.113 | -111.700 |
| 74 12 27 | - 81 12 21 | 11.03 | 17.79 | 77.84 | 73.79 | 1.214 | 5.495 | 5.969 | 0.203 | 0.016 | 1.086 | -0.474 | -112.174 |

# MORTGAGE PAYMENT INSURANCE

## INSURANCE RATIOS

TERM: 5YR.
DEDUCTIBLE: 4%

| START DATE | ENDING DATE | STARTING RATE (%) | ENDING RATE (%) | INITIAL BALANCE ($MLNS) | ENDING BALANCE ($MLNS) | PREMIUM AMOUNT ($MLNS) | RESERVE ($MLNS) | CLAIM ($MLNS) | ## | PREMIUM/ CLAIM | PREMIUM/ INIT.BAL. | CLAIM/ RESERVE | EXCESS ($MLNS) | CUMULATIVE EXCESS ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | - 81 12 28 | 10.94 | 17.92 | 36.45 | 34.53 | 0.601 | 2.906 | 3.008 | ## | 0.200 | 0.016 | 1.035 | -0.102 | -112.276 |
| 77 1 10 | - 82 1 4 | 10.85 | 17.92 | 36.45 | 34.50 | 0.601 | 2.977 | 3.095 | ## | 0.194 | 0.016 | 1.040 | -0.118 | -112.394 |
| 77 1 17 | - 82 1 11 | 10.75 | 18.00 | 36.45 | 34.47 | 0.600 | 3.355 | 3.344 | ## | 0.179 | 0.016 | 0.997 | 0.011 | -112.383 |
| 77 1 24 | - 82 1 18 | 10.62 | 18.17 | 36.45 | 34.44 | 0.601 | 3.295 | 3.553 | ## | 0.169 | 0.016 | 1.078 | -0.258 | -112.641 |
| 77 1 31 | - 82 1 25 | 10.50 | 18.67 | 36.45 | 34.40 | 0.599 | 3.279 | 4.134 | ## | 0.145 | 0.016 | 1.261 | -0.855 | -113.496 |
| 77 2 7 | - 82 2 1 | 10.37 | 18.71 | 61.30 | 57.80 | 0.956 | 5.720 | 7.219 | ## | 0.132 | 0.016 | 1.262 | -1.499 | -114.995 |
| 77 2 14 | - 82 2 8 | 10.25 | 18.88 | 61.30 | 57.74 | 0.954 | 6.225 | 7.668 | ## | 0.124 | 0.016 | 1.232 | -1.443 | -116.438 |
| 77 2 21 | - 82 2 15 | 10.25 | 18.94 | 61.30 | 57.74 | 0.954 | 5.979 | 7.790 | ## | 0.122 | 0.016 | 1.303 | -1.811 | -118.249 |
| 77 2 28 | - 82 2 22 | 10.25 | 19.40 | 61.30 | 57.74 | 0.955 | 4.991 | 8.458 | ## | 0.113 | 0.016 | 1.695 | -3.467 | -121.716 |
| 77 3 7 | - 82 3 1 | 10.25 | 19.55 | 100.17 | 94.36 | 1.480 | 8.025 | 14.188 | ## | 0.104 | 0.015 | 1.768 | -6.163 | -127.879 |
| 77 3 14 | - 82 3 8 | 10.25 | 19.55 | 100.17 | 94.36 | 1.480 | 7.979 | 14.188 | ## | 0.104 | 0.015 | 1.778 | -6.209 | -134.088 |
| 77 3 21 | - 82 3 15 | 10.25 | 19.38 | 100.17 | 94.36 | 1.480 | 8.199 | 13.771 | ## | 0.107 | 0.015 | 1.680 | -5.572 | -139.660 |
| 77 3 28 | - 82 3 22 | 10.25 | 19.32 | 100.17 | 94.36 | 1.480 | 7.546 | 13.623 | ## | 0.109 | 0.015 | 1.805 | -6.077 | -145.737 |
| 77 4 4 | - 82 3 29 | 10.25 | 19.32 | 83.16 | 78.33 | 1.207 | 7.121 | 11.309 | ## | 0.107 | 0.015 | 1.588 | -4.188 | -149.925 |
| 77 4 11 | - 82 4 5 | 10.25 | 19.31 | 83.16 | 78.33 | 1.207 | 7.082 | 11.288 | ## | 0.107 | 0.015 | 1.594 | -4.206 | -154.131 |
| 77 4 18 | - 82 4 13 | 10.27 | 19.25 | 83.16 | 78.34 | 1.207 | 6.658 | 11.124 | ## | 0.109 | 0.015 | 1.671 | -4.466 | -158.597 |
| 77 4 25 | - 82 4 19 | 10.30 | 19.29 | 83.16 | 78.36 | 1.207 | 6.102 | 11.144 | ## | 0.108 | 0.015 | 1.826 | -5.042 | -163.639 |
| 77 5 2 | - 82 4 26 | 10.33 | 19.25 | 86.56 | 81.59 | 1.195 | 6.287 | 11.449 | ## | 0.104 | 0.014 | 1.821 | -5.162 | -168.801 |
| 77 5 9 | - 82 5 3 | 10.36 | 19.29 | 86.56 | 81.61 | 1.196 | 6.837 | 11.469 | ## | 0.104 | 0.014 | 1.677 | -4.632 | -173.433 |
| 77 5 16 | - 82 5 10 | 10.38 | 19.09 | 86.56 | 81.63 | 1.196 | 6.133 | 10.996 | ## | 0.109 | 0.014 | 1.793 | -4.863 | -178.296 |
| 77 5 23 | - 82 5 17 | 10.37 | 19.06 | 86.56 | 81.62 | 1.197 | 6.391 | 10.953 | ## | 0.109 | 0.014 | 1.714 | -4.562 | -182.858 |
| 77 5 30 | - 82 5 25 | 10.36 | 19.03 | 86.56 | 81.61 | 1.196 | 6.118 | 10.910 | ## | 0.110 | 0.014 | 1.783 | -4.792 | -187.650 |

END OF DATA
READY

# EXHIBIT 30

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CUNTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 76 1 5 | 22.97 | 0.000 | 0.000 | 19 | 0.000 | -0.004 | -0.004 | 0.000 | -0.004 | -0.004 |
| 76 1 12 | 45.94 | 0.000 | 0.000 | 19 | 0.000 | -0.012 | -0.012 | 0.000 | -0.012 | -0.016 |
| 76 1 19 | 68.91 | 0.000 | 0.000 | 19 | 0.000 | 0.018 | 0.018 | 0.000 | 0.018 | 0.002 |
| 76 1 26 | 91.88 | 0.000 | 0.000 | 19 | 0.000 | -0.009 | -0.009 | 0.000 | -0.009 | -0.007 |
| 76 2 2 | 126.00 | 0.000 | 0.000 | 29 | 0.000 | -0.005 | -0.005 | 0.000 | -0.005 | -0.012 |
| 76 2 9 | 160.12 | 0.000 | 0.000 | 29 | 0.000 | 0.030 | 0.030 | 0.000 | 0.030 | 0.018 |
| 76 2 16 | 194.24 | 0.000 | 0.000 | 29 | 0.000 | -0.010 | -0.010 | 0.000 | -0.010 | 0.008 |
| 76 2 23 | 228.36 | 0.000 | 0.000 | 29 | 0.000 | -0.021 | -0.021 | 0.000 | -0.021 | -0.013 |
| 76 3 1 | 264.50 | 0.000 | 0.000 | 31 | 0.000 | 0.030 | 0.030 | 0.000 | 0.030 | 0.017 |
| 76 3 8 | 300.64 | 0.000 | 0.000 | 31 | 0.000 | -0.016 | -0.016 | 0.000 | -0.016 | 0.001 |
| 76 3 15 | 336.79 | 0.000 | 0.000 | 31 | 0.000 | -0.001 | -0.001 | 0.000 | -0.001 | 0.000 |
| 76 3 22 | 372.93 | 0.000 | 0.000 | 31 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.022 |
| 76 3 29 | 409.07 | 0.000 | 0.000 | 30 | -25.000 | -0.007 | -0.007 | 0.000 | -0.007 | -0.029 |
| 76 4 5 | 479.05 | 0.000 | 0.000 | 59 | 0.000 | -0.014 | -0.014 | 0.000 | -0.014 | -0.044 |
| 76 4 12 | 549.02 | 0.000 | 0.000 | 59 | 0.000 | -0.027 | -0.027 | 0.000 | -0.027 | -0.071 |
| 76 4 19 | 619.00 | 0.000 | 0.000 | 59 | 0.000 | 0.015 | 0.015 | 0.000 | 0.015 | -0.056 |
| 76 4 26 | 688.97 | 0.000 | 0.000 | 59 | 0.000 | 0.013 | 0.013 | 0.000 | 0.013 | -0.044 |
| 76 5 3 | 749.61 | 0.000 | 0.000 | 51 | -200.000 | 0.017 | 0.017 | 0.000 | 0.017 | -0.027 |
| 76 5 10 | 810.25 | 0.000 | 0.000 | 51 | 0.000 | 0.033 | 0.033 | 0.000 | 0.033 | 0.006 |
| 76 5 17 | 870.89 | 0.000 | 0.000 | 51 | 0.000 | 0.013 | 0.013 | 0.000 | 0.013 | 0.018 |
| 76 5 24 | 931.53 | 0.000 | 0.000 | 51 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.018 |
| 76 5 31 | 992.17 | 0.000 | 0.000 | 51 | 0.000 | 0.006 | 0.006 | 0.000 | 0.006 | 0.025 |
| 76 6 7 | 1074.64 | 0.000 | 0.000 | 69 | 0.000 | -0.053 | -0.053 | 0.000 | -0.053 | -0.028 |
| 76 6 14 | 1157.10 | 0.000 | 0.000 | 69 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.028 |
| 76 6 21 | 1239.56 | 0.000 | 0.000 | 69 | 0.000 | -0.002 | -0.002 | 0.000 | -0.002 | -0.030 |
| 76 6 28 | 1322.02 | 0.000 | 0.000 | 69 | 0.000 | 0.031 | 0.031 | 0.000 | 0.031 | 0.001 |
| 76 7 5 | 1412.57 | 0.000 | 0.000 | 76 | 0.000 | -0.044 | -0.044 | 0.000 | -0.044 | -0.043 |
| 76 7 12 | 1503.11 | 0.000 | 0.000 | 76 | 0.000 | -0.060 | -0.060 | 0.000 | -0.060 | -0.103 |
| 76 7 19 | 1593.66 | 0.000 | 0.000 | 76 | 0.000 | 0.053 | 0.053 | 0.000 | 0.053 | -0.049 |
| 76 7 26 | 1684.21 | 0.000 | 0.000 | 76 | 0.000 | -0.014 | -0.014 | 0.000 | -0.014 | -0.063 |
| 76 8 2 | 1750.54 | 0.000 | 0.000 | 55 | -525.000 | -0.035 | -0.036 | 0.000 | -0.036 | -0.099 |
| 76 8 9 | 1816.88 | 0.000 | 0.000 | 55 | 0.000 | -0.020 | -0.020 | 0.000 | -0.020 | -0.119 |
| 76 8 16 | 1883.22 | 0.000 | 0.000 | 55 | 0.000 | -0.025 | -0.025 | 0.000 | -0.025 | -0.145 |
| 76 8 23 | 1949.55 | 0.000 | 0.000 | 55 | 0.000 | 0.008 | 0.008 | 0.000 | 0.008 | -0.136 |
| 76 8 30 | 2015.89 | 0.000 | 0.000 | 55 | 0.000 | 0.002 | 0.002 | 0.000 | 0.002 | -0.134 |
| 76 9 6 | 2094.53 | 0.000 | 0.000 | 65 | 0.000 | -0.034 | -0.034 | 0.000 | -0.034 | -0.168 |
| 76 9 13 | 2173.18 | 0.000 | 0.000 | 65 | 0.000 | -0.012 | -0.012 | 0.000 | -0.012 | -0.180 |
| 76 9 20 | 2251.82 | 0.000 | 0.000 | 65 | 0.000 | -0.034 | -0.034 | 0.000 | -0.034 | -0.214 |
| 76 9 27 | 2330.47 | 0.000 | 0.000 | 65 | 0.000 | 0.032 | 0.032 | 0.000 | 0.032 | -0.182 |
| 76 10 4 | 2415.75 | 0.000 | 0.000 | 70 | 0.000 | -0.045 | -0.045 | 0.000 | -0.045 | -0.227 |
| 76 10 11 | 2501.03 | 0.000 | 0.000 | 70 | 0.000 | -0.034 | -0.034 | 0.000 | -0.034 | -0.261 |
| 76 10 18 | 2586.31 | 0.000 | 0.000 | 70 | 0.000 | -0.006 | -0.006 | 0.000 | -0.006 | -0.267 |
| 76 10 25 | 2671.59 | 0.000 | 0.000 | 70 | 0.000 | 0.068 | 0.068 | 0.000 | 0.068 | -0.199 |
| 76 11 1 | 2738.97 | 0.000 | 0.000 | 55 | -375.000 | -0.053 | -0.054 | 0.000 | -0.054 | -0.253 |
| 76 11 8 | 2806.34 | 0.000 | 0.000 | 55 | 0.000 | 0.020 | 0.020 | 0.000 | 0.020 | -0.233 |
| 76 11 15 | 2873.72 | 0.000 | 0.000 | 55 | 0.000 | -0.023 | -0.023 | 0.000 | -0.023 | -0.257 |
| 76 11 22 | 2941.09 | 0.000 | 0.000 | 55 | 0.000 | -0.071 | -0.071 | 0.000 | -0.071 | -0.328 |
| 76 11 29 | 3008.47 | 0.000 | 0.000 | 55 | 0.000 | -0.049 | -0.049 | 0.000 | -0.049 | -0.377 |
| 76 12 6 | 3086.31 | 0.000 | 0.000 | 64 | 0.000 | -0.068 | -0.068 | 0.000 | -0.068 | -0.445 |
| 76 12 13 | 3164.16 | 0.000 | 0.000 | 64 | 0.000 | 0.039 | 0.039 | 0.000 | 0.039 | -0.406 |
| 76 12 20 | 3242.00 | 0.000 | 0.000 | 64 | 0.000 | -0.036 | -0.036 | 0.000 | -0.036 | -0.442 |
| 76 12 27 | 3319.84 | 0.000 | 0.000 | 65 | 0.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.450 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

ITEM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 77 1 3 | 3356.29 | 0.000 | 0.000 | 30 | -875.000 | -0.008 | -0.008 | 0.000 | -0.008 | -0.459 |
| 77 1 10 | 3392.74 | 0.000 | 0.000 | 30 | 0.000 | 0.066 | 0.066 | 0.000 | 0.066 | -0.393 |
| 77 1 17 | 3429.18 | 0.000 | 0.000 | 31 | 0.000 | 0.020 | 0.020 | 0.000 | 0.020 | -0.373 |
| 77 1 24 | 3465.63 | 0.000 | 0.000 | 31 | 0.000 | 0.001 | 0.001 | 0.000 | 0.001 | -0.372 |
| 77 1 31 | 3502.08 | 0.000 | 0.000 | 31 | 0.000 | -0.006 | -0.006 | 0.000 | -0.006 | -0.378 |
| 77 2 7 | 3563.38 | 0.000 | 0.000 | 52 | 0.000 | 0.012 | 0.012 | 0.000 | 0.012 | -0.366 |
| 77 2 14 | 3624.69 | 0.000 | 0.000 | 52 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | -0.360 |
| 77 2 21 | 3685.99 | 0.000 | 0.000 | 52 | 0.000 | 0.003 | 0.003 | 0.000 | 0.003 | -0.356 |
| 77 2 28 | 3747.30 | 0.000 | 0.000 | 52 | 0.000 | 0.010 | 0.010 | 0.000 | 0.010 | -0.346 |
| 77 3 7 | 3847.47 | 0.000 | 0.000 | 84 | 0.000 | -0.003 | -0.003 | 0.000 | -0.003 | -0.349 |
| 77 3 14 | 3947.64 | 0.000 | 0.000 | 84 | 0.000 | -0.017 | -0.017 | 0.000 | -0.017 | -0.365 |
| 77 3 21 | 4047.81 | 0.000 | 0.000 | 84 | 0.000 | -0.019 | -0.019 | 0.000 | -0.019 | -0.385 |
| 77 3 28 | 4147.98 | 0.000 | 0.000 | 84 | 0.000 | -0.022 | -0.022 | 0.000 | -0.022 | -0.407 |
| 77 4 4 | 4231.13 | 0.000 | 0.000 | 70 | -350.000 | -0.056 | -0.056 | 0.000 | -0.056 | -0.463 |
| 77 4 11 | 4314.29 | 0.000 | 0.000 | 70 | 0.000 | -0.055 | -0.055 | 0.000 | -0.055 | -0.518 |
| 77 4 18 | 4397.45 | 0.000 | 0.000 | 70 | 0.000 | -0.048 | -0.048 | 0.000 | -0.048 | -0.566 |
| 77 4 25 | 4480.60 | 0.000 | 0.000 | 70 | 0.000 | 0.092 | 0.092 | 0.000 | 0.092 | -0.475 |
| 77 5 2 | 4567.16 | 0.000 | 0.000 | 72 | 0.000 | 0.007 | 0.007 | 0.000 | 0.007 | -0.468 |
| 77 5 9 | 4653.72 | 0.000 | 0.000 | 72 | 0.000 | 0.021 | 0.021 | 0.000 | 0.021 | -0.446 |
| 77 5 16 | 4740.28 | 0.000 | 0.000 | 72 | 0.000 | -0.061 | -0.061 | 0.000 | -0.061 | -0.508 |
| 77 5 23 | 4826.84 | 0.000 | 0.000 | 72 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.508 |
| 77 5 30 | 4913.39 | 0.000 | 0.000 | 72 | 0.000 | -0.050 | -0.050 | 0.000 | -0.050 | -0.557 |
| 77 6 6 | 5050.16 | 0.000 | 0.000 | 113 | 0.000 | -0.019 | -0.019 | 0.000 | -0.019 | -0.576 |
| 77 6 13 | 5186.93 | 0.000 | 0.000 | 113 | 0.000 | -0.071 | -0.071 | 0.000 | -0.071 | -0.647 |
| 77 6 20 | 5323.69 | 0.000 | 0.000 | 113 | 0.000 | 0.030 | 0.030 | 0.000 | 0.030 | -0.617 |
| 77 6 27 | 5460.46 | 0.000 | 0.000 | 113 | 0.000 | -0.105 | -0.105 | 0.000 | -0.105 | -0.722 |
| 77 7 4 | 5566.19 | 0.000 | 0.000 | 86 | -675.000 | -0.026 | -0.026 | 0.000 | -0.026 | -0.748 |
| 77 7 11 | 5671.93 | 0.000 | 0.000 | 86 | 0.000 | 0.057 | 0.057 | 0.000 | 0.057 | -0.691 |
| 77 7 18 | 5777.66 | 0.000 | 0.000 | 86 | 0.000 | -0.020 | -0.020 | 0.000 | -0.020 | -0.711 |
| 77 7 25 | 5883.39 | 0.000 | 0.000 | 86 | 0.000 | -0.040 | -0.040 | 0.000 | -0.040 | -0.751 |
| 77 8 1 | 5966.03 | 0.000 | 0.000 | 67 | -475.000 | 0.049 | 0.049 | 0.000 | 0.049 | -0.702 |
| 77 8 8 | 6048.66 | 0.000 | 0.000 | 67 | 0.000 | 0.011 | 0.011 | 0.000 | 0.011 | -0.691 |
| 77 8 15 | 6131.29 | 0.000 | 0.000 | 67 | 0.000 | 0.032 | 0.032 | 0.000 | 0.032 | -0.660 |
| 77 8 22 | 6213.93 | 0.000 | 0.000 | 67 | 0.000 | -0.032 | -0.032 | 0.000 | -0.032 | -0.691 |
| 77 8 29 | 6296.56 | 0.000 | 0.000 | 67 | 0.000 | -0.043 | -0.043 | 0.000 | -0.043 | -0.734 |
| 77 9 5 | 6431.43 | 0.000 | 0.000 | 108 | 0.000 | -0.011 | -0.011 | 0.000 | -0.011 | -0.745 |
| 77 9 12 | 6566.29 | 0.000 | 0.000 | 108 | 0.000 | 0.098 | 0.098 | 0.000 | 0.098 | -0.647 |
| 77 9 19 | 6701.16 | 0.000 | 0.000 | 108 | 0.000 | -0.036 | -0.036 | 0.000 | -0.036 | -0.683 |
| 77 9 26 | 6836.03 | 0.000 | 0.000 | 108 | 0.000 | 0.047 | 0.047 | 0.000 | 0.047 | -0.636 |
| 77 10 3 | 6969.30 | 0.000 | 0.000 | 105 | -75.000 | 0.014 | 0.014 | 0.000 | 0.014 | -0.622 |
| 77 10 10 | 7102.58 | 0.000 | 0.000 | 105 | 0.000 | 0.050 | 0.050 | 0.000 | 0.050 | -0.572 |
| 77 10 17 | 7235.86 | 0.000 | 0.000 | 105 | 0.000 | 0.040 | 0.040 | 0.000 | 0.040 | -0.532 |
| 77 10 24 | 7369.14 | 0.000 | 0.000 | 105 | 0.000 | -0.055 | -0.055 | 0.000 | -0.055 | -0.587 |
| 77 10 31 | 7502.41 | 0.000 | 0.000 | 105 | 0.000 | 0.044 | 0.044 | 0.000 | 0.044 | -0.543 |
| 77 11 7 | 7617.10 | 0.000 | 0.000 | 89 | -400.000 | -0.028 | -0.028 | 0.000 | -0.028 | -0.571 |
| 77 11 14 | 7731.79 | 0.000 | 0.000 | 89 | 0.000 | -0.031 | -0.031 | 0.000 | -0.031 | -0.602 |
| 77 11 21 | 7846.48 | 0.000 | 0.000 | 89 | 0.000 | 0.012 | 0.012 | 0.000 | 0.012 | -0.590 |
| 77 11 28 | 7961.16 | 0.000 | 0.000 | 89 | 0.000 | -0.034 | -0.034 | 0.000 | -0.034 | -0.624 |
| 77 12 5 | 8079.82 | 0.000 | 0.000 | 91 | 0.000 | 0.041 | 0.041 | 0.000 | 0.041 | -0.583 |
| 77 12 12 | 8198.48 | 0.000 | 0.000 | 91 | 0.000 | 0.031 | 0.031 | 0.000 | 0.031 | -0.552 |
| 77 12 19 | 8317.13 | 0.000 | 0.000 | 91 | 0.000 | 0.040 | 0.040 | 0.000 | 0.040 | -0.511 |
| 77 12 26 | 8435.79 | 0.000 | 0.000 | 91 | 0.000 | 0.031 | 0.031 | 0.000 | 0.031 | -0.480 |

## MORTGAGE PAYMENT INSURANCE

### CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 78 1 2 | 8460.24 | 0.000 | 0.000 | 36 | -1375.000 | -0.007 | -0.009 | 0.000 | -0.009 | -0.489 |
| 78 1 9 | 8484.70 | 0.000 | 0.000 | 71 | 0.000 | 0.112 | 0.112 | 0.000 | 0.112 | -0.377 |
| 78 1 16 | 8509.15 | 0.000 | 0.000 | 114 | 0.000 | 0.008 | 0.008 | 0.000 | 0.008 | -0.369 |
| 78 1 23 | 8533.60 | 0.000 | 0.000 | 165 | 0.000 | -0.006 | -0.006 | 0.000 | -0.006 | -0.375 |
| 78 1 30 | 8558.05 | 0.000 | 0.000 | 217 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 |
| 78 2 6 | 8599.38 | 0.000 | 0.000 | 285 | 0.000 | 0.119 | 0.119 | 0.000 | 0.119 | -0.256 |
| 78 2 13 | 8640.70 | 0.000 | 0.000 | 339 | 0.000 | -0.012 | -0.012 | 0.000 | -0.012 | -0.268 |
| 78 2 20 | 8682.03 | 0.000 | 0.000 | 446 | 0.000 | 0.047 | 0.047 | 0.000 | 0.047 | -0.221 |
| 78 2 27 | 8723.35 | 0.000 | 0.000 | 551 | 0.000 | -0.538 | -0.538 | 0.000 | -0.538 | -0.759 |
| 78 3 6 | 8781.54 | 0.000 | 0.000 | 647 | 0.000 | -0.091 | -0.091 | 0.000 | -0.091 | -0.850 |
| 78 3 13 | 8839.73 | 0.000 | 0.000 | 734 | 0.000 | -0.464 | -0.464 | 0.000 | -0.464 | -1.314 |
| 78 3 20 | 8897.91 | 0.000 | 0.000 | 848 | 0.000 | -0.119 | -0.119 | 0.000 | -0.119 | -1.433 |
| 78 3 27 | 8956.10 | 0.000 | 0.000 | 976 | 0.000 | 1.208 | 1.208 | 0.000 | 1.208 | -0.225 |
| 78 4 3 | 9019.96 | 0.000 | 0.000 | 1103 | 0.000 | 0.353 | 0.353 | 0.000 | 0.353 | 0.128 |
| 78 4 10 | 9083.81 | 0.000 | 0.000 | 1242 | 0.000 | -0.044 | -0.044 | 0.000 | -0.044 | 0.083 |
| 78 4 17 | 9147.67 | 0.000 | 0.000 | 1353 | 0.000 | -0.869 | -0.869 | 0.000 | -0.869 | -0.785 |
| 78 4 24 | 9211.52 | 0.000 | 0.000 | 1450 | 0.000 | 1.137 | 1.137 | 0.000 | 1.137 | 0.352 |
| 78 5 1 | 9287.16 | 0.000 | 0.000 | 1524 | 0.000 | -0.054 | -0.054 | 0.000 | -0.054 | 0.298 |
| 78 5 8 | 9362.80 | 0.000 | 0.000 | 1629 | 0.000 | 0.802 | 0.802 | 0.000 | 0.802 | 1.100 |
| 78 5 15 | 9438.43 | 0.000 | 0.000 | 1708 | 0.000 | 0.059 | 0.059 | 0.000 | 0.059 | 1.159 |
| 78 5 22 | 9514.07 | 0.000 | 0.000 | 1801 | 0.000 | 1.189 | 1.189 | 0.000 | 1.189 | 2.348 |
| 78 5 29 | 9589.71 | 0.000 | 0.000 | 1891 | 0.000 | 0.727 | 0.727 | 0.000 | 0.727 | 3.076 |
| 78 6 5 | 9670.71 | 0.000 | 0.000 | 1911 | 0.000 | -0.802 | -0.802 | 0.000 | -0.802 | 2.273 |
| 78 6 12 | 9751.71 | 0.000 | 0.000 | 1967 | 0.000 | 0.345 | 0.345 | 0.000 | 0.345 | 2.618 |
| 78 6 19 | 9832.72 | 0.000 | 0.000 | 2050 | 0.000 | 0.359 | 0.359 | 0.000 | 0.359 | 2.977 |
| 78 6 16 | 9913.72 | 0.000 | 0.000 | 2126 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 2.977 |
| 78 7 3 | 9998.89 | 0.000 | 0.000 | 2125 | -25.000 | 1.790 | 1.790 | 0.000 | 1.790 | 4.767 |
| 78 7 10 | 10084.06 | 0.000 | 0.000 | 2149 | 0.000 | 0.302 | 0.302 | 0.000 | 0.302 | 5.068 |
| 78 7 17 | 10169.23 | 0.000 | 0.000 | 2172 | 0.000 | -2.211 | -2.211 | 0.000 | -2.211 | 2.857 |
| 78 7 24 | 10254.39 | 0.000 | 0.000 | 2229 | 0.000 | 0.862 | 0.862 | 0.000 | 0.862 | 3.719 |
| 78 7 31 | 10339.56 | 0.000 | 0.000 | 2285 | 0.000 | -2.747 | -2.747 | 0.000 | -2.747 | 0.972 |
| 78 8 7 | 10423.98 | 0.000 | 0.000 | 2324 | 0.000 | -3.803 | -3.803 | 0.000 | -3.803 | -2.831 |
| 78 8 14 | 10508.39 | 0.000 | 0.000 | 2429 | 0.000 | 2.074 | 2.074 | 0.000 | 2.074 | -0.757 |
| 78 8 21 | 10592.80 | 0.000 | 0.000 | 2636 | 0.000 | -0.469 | -0.469 | 0.000 | -0.469 | -1.226 |
| 78 8 28 | 10677.22 | 0.000 | 0.000 | 2853 | 0.000 | -1.330 | -1.330 | 0.000 | -1.330 | -2.556 |
| 78 9 7 | 10753.70 | 0.000 | 0.000 | 2997 | 0.000 | -0.434 | -0.434 | 0.000 | -0.434 | -2.990 |
| 78 9 13 | 10830.17 | 0.000 | 0.000 | 3236 | 0.000 | -0.587 | -0.587 | 0.000 | -0.587 | -3.577 |
| 78 9 20 | 10906.65 | 0.000 | 0.000 | 3521 | 0.000 | 5.535 | 5.535 | 0.000 | 5.535 | 1.958 |
| 78 9 25 | 10983.13 | 0.000 | 0.000 | 3722 | 0.000 | 1.368 | 1.368 | 0.000 | 1.368 | 3.326 |
| 78 10 2 | 11041.94 | 0.000 | 0.000 | 3824 | 0.000 | 0.426 | 0.426 | 0.000 | 0.426 | 3.753 |
| 78 10 10 | 11100.75 | 0.000 | 0.000 | 3934 | 0.000 | -1.601 | -1.601 | 0.000 | -1.601 | 2.151 |
| 78 10 16 | 11159.56 | 0.000 | 0.000 | 4026 | 0.000 | 1.786 | 1.786 | 0.000 | 1.786 | 3.937 |
| 78 10 20 | 11218.38 | 0.000 | 0.000 | 5136 | 0.000 | 4.575 | 4.575 | 0.000 | 4.575 | 8.512 |
| 78 10 30 | 11277.19 | 0.000 | 0.000 | 5457 | 0.000 | 5.988 | 5.988 | 0.000 | 5.988 | 14.501 |
| 78 11 6 | 11342.92 | 0.000 | 0.000 | 5786 | 0.000 | -4.642 | -4.642 | 0.000 | -4.642 | 9.858 |
| 78 11 14 | 11408.66 | 0.000 | 0.000 | 6366 | 0.000 | -1.869 | -1.869 | 0.000 | -1.869 | 7.989 |
| 78 11 20 | 11474.39 | 0.000 | 0.000 | 6605 | 0.000 | -3.636 | -3.636 | 0.000 | -3.636 | 4.353 |
| 78 11 27 | 11540.13 | 0.000 | 0.000 | 6716 | 0.000 | 7.177 | 7.177 | 0.000 | 7.177 | 11.531 |
| 78 12 4 | 11592.66 | 0.000 | 0.000 | 6781 | 0.000 | 0.746 | 0.746 | 0.000 | 0.746 | 12.276 |
| 78 12 11 | 11645.20 | 0.000 | 0.000 | 6856 | 0.000 | 2.524 | 2.524 | 0.000 | 2.524 | 14.800 |
| 78 12 18 | 11697.73 | 0.000 | 0.000 | 6999 | 0.000 | 12.177 | 12.177 | 0.000 | 12.177 | 26.977 |
| 78 12 27 | 11750.27 | 0.000 | 0.000 | 7141 | 0.000 | -0.265 | -0.265 | 0.000 | -0.265 | 26.712 |

# MORTGAGE PAYMENT INSURANCE

## CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 79 1 2 | 11774.47 | 0.000 | 0.000 | 7188 | 0.000 | 3.500 | 3.500 | 0.000 | 3.500 | 30.213 |
| 79 1 8 | 11798.67 | 0.000 | 0.000 | 7266 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 30.213 |
| 79 1 15 | 11822.88 | 0.000 | 0.000 | 7636 | 0.000 | -1.418 | -1.418 | 0.000 | -1.418 | 30.794 |
| 79 1 22 | 11849.08 | 0.000 | 0.000 | 7660 | 0.000 | -3.411 | -3.411 | 0.000 | -3.411 | 25.383 |
| 79 1 29 | 11871.28 | 0.000 | 0.000 | 7684 | 0.000 | -5.734 | -5.734 | 0.000 | -5.734 | 19.650 |
| 79 2 5 | 11896.95 | 0.000 | 0.000 | 7428 | -6400.000 | -1.112 | -1.118 | 0.000 | -1.118 | 18.532 |
| 79 2 12 | 11922.62 | 0.000 | 0.000 | 7467 | 0.000 | 11.434 | 11.434 | 0.000 | 11.434 | 29.966 |
| 79 2 19 | 11948.29 | 0.000 | 0.000 | 7426 | -1025.000 | -4.712 | -4.713 | 0.000 | -4.713 | 25.253 |
| 79 2 26 | 11973.95 | 0.000 | 0.000 | 7047 | -9475.000 | 3.428 | 3.418 | 0.000 | 3.418 | 28.671 |
| 79 3 5 | 12012.35 | 0.000 | 0.000 | 6564 | -12075.000 | -4.860 | -4.872 | 0.000 | -4.872 | 23.799 |
| 79 3 12 | 12050.75 | 0.000 | 0.000 | 6582 | 0.000 | 1.939 | 1.939 | 0.000 | 1.939 | 25.738 |
| 79 3 19 | 12089.15 | 0.000 | 0.000 | 6476 | -2650.000 | 0.472 | 0.470 | 0.000 | 0.470 | 26.208 |
| 79 3 26 | 12127.55 | 0.000 | 0.000 | 6325 | -3775.000 | 0.000 | -0.004 | 0.000 | -0.004 | 26.204 |
| 79 4 2 | 12179.04 | 0.000 | 0.000 | 6089 | -5900.000 | 1.101 | 1.095 | 0.000 | 1.095 | 27.300 |
| 79 4 9 | 12330.53 | 0.000 | 0.000 | 6061 | -700.000 | 0.654 | 0.653 | 0.000 | 0.653 | 27.953 |
| 79 4 17 | 12282.02 | 0.000 | 0.000 | 6072 | 0.000 | 0.867 | 0.867 | 0.000 | 0.867 | 28.820 |
| 79 4 23 | 12333.52 | 0.000 | 0.000 | 6075 | 0.000 | 6.721 | 6.721 | 0.000 | 6.721 | 35.540 |
| 79 4 30 | 12385.01 | 0.000 | 0.000 | 6073 | -50.000 | 5.636 | 5.636 | 0.000 | 5.636 | 41.176 |
| 79 5 7 | 12482.69 | 0.000 | 0.000 | 6525 | 0.000 | 3.051 | 3.051 | 0.000 | 3.051 | 44.227 |
| 79 5 14 | 12580.38 | 0.000 | 0.000 | 6512 | -325.000 | -2.839 | -2.839 | 0.000 | -2.839 | 41.388 |
| 79 5 22 | 12678.06 | 0.000 | 0.000 | 6474 | -950.000 | -4.923 | -4.924 | 0.000 | -4.924 | 36.464 |
| 79 5 28 | 12775.74 | 0.000 | 0.000 | 6436 | -950.000 | -6.064 | -6.064 | 0.000 | -6.064 | 30.400 |
| 79 6 4 | 12864.19 | 0.000 | 0.000 | 6638 | 0.000 | 3.657 | 3.657 | 0.000 | 3.657 | 34.057 |
| 79 6 11 | 12952.64 | 0.000 | 0.000 | 6696 | 0.000 | -3.197 | -3.197 | 0.000 | -3.197 | 30.860 |
| 79 6 18 | 13041.09 | 0.000 | 0.000 | 6849 | 0.000 | -4.514 | -4.514 | 0.000 | -4.514 | 26.346 |
| 79 6 25 | 13129.54 | 0.000 | 0.000 | 6848 | -25.000 | -0.501 | -0.501 | 0.000 | -0.501 | 25.845 |
| 79 7 3 | 13196.76 | 0.000 | 0.000 | 6758 | -2250.000 | -6.647 | -6.649 | 0.000 | -6.649 | 19.196 |
| 79 7 9 | 13263.98 | 0.000 | 0.000 | 6767 | 0.000 | 2.202 | 2.202 | 0.000 | 2.202 | 21.398 |
| 79 7 16 | 13331.21 | 0.000 | 0.000 | 6783 | 0.000 | 6.151 | 6.151 | 0.000 | 6.151 | 27.549 |
| 79 7 24 | 13398.43 | 0.000 | 0.000 | 7150 | 0.000 | 5.207 | 5.207 | 0.000 | 5.207 | 32.756 |
| 79 7 31 | 13465.65 | 0.000 | 0.000 | 8952 | 0.000 | -4.908 | -4.908 | 0.000 | -4.908 | 27.848 |
| 79 8 7 | 13550.16 | 0.000 | 0.000 | 8738 | -5350.000 | -3.523 | -3.529 | 0.000 | -3.529 | 24.319 |
| 79 8 14 | 13634.67 | 0.000 | 0.000 | 8903 | 0.000 | 4.240 | 4.240 | 0.000 | 4.240 | 28.559 |
| 79 8 21 | 13719.18 | 0.000 | 0.000 | 5297 | -90125.000 | 3.665 | 3.575 | 0.000 | 3.575 | 32.134 |
| 79 8 27 | 13803.68 | 0.000 | 0.000 | 10474 | 0.000 | 7.269 | 7.269 | 0.000 | 7.269 | 39.403 |
| 79 9 4 | 13862.53 | 0.000 | 0.000 | 11619 | 0.000 | 16.541 | 16.541 | 0.000 | 16.541 | 55.944 |
| 79 9 11 | 13921.37 | 0.000 | 0.000 | 13812 | 0.000 | 3.005 | 3.005 | 0.000 | 3.005 | 57.949 |
| 79 9 18 | 13980.21 | 0.000 | 0.000 | 15195 | 0.000 | 29.890 | 29.890 | 0.000 | 29.890 | 87.839 |
| 79 9 25 | 14039.06 | 0.000 | 0.000 | 15360 | 0.000 | 1.683 | 1.683 | 0.000 | 1.683 | 89.521 |
| 79 10 2 | 14089.98 | 0.000 | 0.000 | 15383 | 0.000 | 24.000 | 24.000 | 0.000 | 24.000 | 114.521 |
| 79 10 9 | 14140.91 | 0.000 | 0.000 | 16136 | 0.000 | 39.570 | 39.570 | 0.000 | 39.570 | 154.091 |
| 79 10 16 | 14191.84 | 0.000 | 0.000 | 20786 | 0.000 | 51.879 | 51.879 | 0.000 | 51.879 | 204.970 |
| 79 10 23 | 14242.76 | 0.000 | 0.000 | 20821 | 0.000 | 82.567 | 82.567 | 0.000 | 82.567 | 287.537 |
| 79 10 30 | 14293.69 | 0.000 | 0.000 | 26497 | 0.000 | -62.663 | -62.663 | 0.000 | -62.663 | 224.874 |
| 79 11 6 | 14344.54 | 0.000 | 0.000 | 24729 | -44200.000 | -0.961 | -0.961 | 0.000 | -0.961 | 223.913 |
| 79 11 13 | 14395.38 | 0.000 | 0.000 | 24810 | 0.000 | -24.794 | -24.794 | 0.000 | -24.794 | 199.119 |
| 79 11 20 | 14446.23 | 0.000 | 0.000 | 24748 | -1550.000 | 0.910 | 0.909 | 0.000 | 0.909 | 200.028 |
| 79 11 27 | 14497.08 | 0.000 | 0.000 | 24038 | -17750.000 | -88.841 | -88.879 | 0.000 | -88.879 | 111.149 |
| 79 12 4 | 14592.05 | 0.000 | 0.000 | 21168 | -71750.000 | 13.844 | 13.772 | 0.000 | 13.772 | 124.921 |
| 79 12 11 | 14687.02 | 0.000 | 0.000 | 20320 | -8700.000 | 51.487 | 51.478 | 0.000 | 51.478 | 176.399 |
| 79 12 18 | 14781.98 | 0.000 | 0.000 | 19549 | -31775.000 | -14.347 | -14.379 | 0.000 | -14.379 | 162.020 |
| 79 12 27 | 14876.95 | 0.000 | 0.000 | 19318 | -5775.000 | -4.259 | -4.265 | 0.000 | -4.265 | 157.755 |

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | $ CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 1 2 | 14889.78 | 0.000 | 0.000 | 19332 | 0.000 | 18.311 | 18.311 | 0.000 | 18.311 | 176.066 |
| 80 1 8 | 14902.60 | 0.000 | 0.000 | 19026 | -7650.000 | -9.042 | -9.050 | 0.000 | -9.050 | 167.016 |
| 80 1 15 | 14915.43 | 0.000 | 0.000 | 18774 | -6300.000 | 17.099 | 17.092 | 0.000 | 17.092 | 184.108 |
| 80 1 [illegible] | 14928.22 | 0.000 | 0.000 | 18752 | -850.000 | 35.317 | 35.319 | 0.000 | 35.319 | 219.425 |
| 80 1 29 | 14941.07 | 0.000 | 0.000 | 18729 | -575.000 | 51.765 | 51.764 | 0.000 | 51.764 | 271.189 |
| 80 2 5 | 14965.32 | 0.000 | 0.000 | 18089 | 0.000 | 43.892 | 43.892 | 0.000 | 43.892 | 315.081 |
| 80 2 12 | 14989.56 | 0.000 | 0.000 | 20171 | 0.000 | 27.028 | 27.028 | 0.000 | 27.028 | 342.109 |
| 80 2 19 | 15013.80 | 0.000 | 0.000 | 20844 | 0.000 | 59.676 | 59.676 | 0.000 | 59.676 | 401.785 |
| 80 2 26 | 15038.04 | 0.000 | 0.000 | 21738 | 0.000 | 12.503 | 12.503 | 0.000 | 12.503 | 414.288 |
| 80 3 4 | 15072.57 | 0.000 | 0.000 | 23656 | 0.000 | -31.534 | -31.534 | 0.000 | -31.534 | 382.754 |
| 80 3 11 | 15107.09 | 0.000 | 0.000 | 24144 | 0.000 | -23.732 | -23.732 | 0.000 | -23.732 | 359.022 |
| 80 3 18 | 15141.61 | 0.000 | 0.000 | 26447 | 0.000 | 27.305 | 27.305 | 0.000 | 27.305 | 386.328 |
| 80 3 25 | 15176.14 | 0.000 | 0.000 | 29160 | 0.000 | 83.761 | 83.761 | 0.000 | 83.761 | 470.088 |
| 80 4 1 | 15194.54 | 0.000 | 0.000 | 30325 | 0.000 | -100.971 | -100.971 | 0.000 | -100.971 | 369.117 |
| 80 4 8 | 15214.94 | 0.000 | 0.000 | 32186 | 0.000 | -30.974 | -30.974 | 0.000 | -30.974 | 338.143 |
| 80 4 15 | 15235.34 | 0.000 | 0.000 | 33372 | 0.000 | -95.358 | -95.358 | 0.000 | -95.358 | 242.784 |
| 80 4 21 | 15257.75 | 0.000 | 0.000 | 33322 | -1250.000 | -49.240 | -49.241 | 0.000 | -49.241 | 193.543 |
| 80 4 28 | 15278.15 | 0.000 | 0.000 | 32481 | -21025.000 | -89.175 | -89.196 | 0.000 | -89.196 | 104.347 |
| 80 5 5 | 15493.40 | 0.000 | 0.000 | 27138 | -133825.000 | -138.214 | -138.348 | 0.000 | -138.348 | -34.002 |
| 80 5 12 | 15308.66 | 0.000 | 0.000 | 23156 | -99300.000 | 27.294 | 27.194 | 0.000 | 27.194 | -6.807 |
| 80 5 16 | 15323.91 | 0.000 | 0.000 | 21120 | -50900.000 | 24.806 | 24.755 | 0.000 | 24.755 | 17.948 |
| 80 5 28 | 15339.19 | 0.000 | 0.000 | 19353 | -44175.000 | -61.039 | -61.084 | 0.000 | -61.084 | -43.135 |
| 80 6 2 | 15373.17 | 0.000 | 0.000 | 18089 | -31600.000 | 76.637 | 76.606 | 0.000 | 76.606 | 33.470 |
| 80 6 9 | 15407.17 | 0.000 | 0.000 | 18168 | 0.000 | -71.222 | -71.222 | 0.000 | -71.222 | -37.752 |
| 80 6 16 | 15441.18 | 0.000 | 0.000 | 17911 | -6425.000 | -26.993 | -26.999 | 0.000 | -26.999 | -64.751 |
| 80 6 23 | 15475.18 | 0.000 | 0.000 | 18058 | 0.000 | 30.493 | 30.493 | 0.000 | 30.493 | -34.258 |
| 80 6 30 | 15509.18 | 0.000 | 0.000 | 18003 | -1375.000 | 55.048 | 55.047 | 0.000 | 55.047 | 20.789 |
| 80 7 7 | 15552.88 | 0.000 | 0.000 | 18193 | 0.000 | 38.318 | 38.318 | 0.000 | 38.318 | 59.107 |
| 80 7 14 | 15596.57 | 0.000 | 0.000 | 18209 | 0.000 | 21.606 | 21.606 | 0.000 | 21.606 | 80.713 |
| 80 7 21 | 15640.26 | 0.000 | 0.000 | 18410 | 0.000 | -39.146 | -39.146 | 0.000 | -39.146 | 41.567 |
| 80 7 28 | 15683.95 | 0.000 | 0.000 | 18572 | 0.000 | 45.922 | 45.922 | 0.000 | 45.922 | 87.489 |
| 80 8 5 | 15747.14 | 0.000 | 0.000 | 19335 | 0.000 | 6.993 | 6.993 | 0.000 | 6.993 | 94.482 |
| 80 8 11 | 15810.34 | 0.000 | 0.000 | 19813 | 0.000 | 38.778 | 38.778 | 0.000 | 38.778 | 133.260 |
| 80 8 18 | 15873.54 | 0.000 | 0.000 | 20217 | 0.000 | 1.471 | 1.471 | 0.000 | 1.471 | 134.731 |
| 80 8 25 | 15936.73 | 0.000 | 0.000 | 21380 | 0.000 | 17.030 | 17.030 | 0.000 | 17.030 | 151.762 |
| 80 9 2 | 15994.21 | 0.000 | 0.000 | 22228 | 0.000 | -16.856 | -16.856 | 0.000 | -16.856 | 134.906 |
| 80 9 8 | 16051.68 | 0.000 | 0.000 | 23125 | 0.000 | 9.275 | 9.275 | 0.000 | 9.275 | 144.181 |
| 80 9 15 | 16109.16 | 0.000 | 0.000 | 24226 | 0.000 | 11.461 | 11.461 | 0.000 | 11.461 | 155.642 |
| 80 9 22 | 16166.64 | 0.000 | 0.000 | 24369 | 0.000 | 51.521 | 51.521 | 0.000 | 51.521 | 207.163 |
| 80 9 29 | 16224.11 | 0.000 | 0.000 | 25042 | 0.000 | 32.110 | 32.110 | 0.000 | 32.110 | 239.273 |
| 80 10 6 | 16287.26 | 0.000 | 0.000 | 25753 | 0.000 | -89.191 | -89.191 | 0.000 | -89.191 | 150.082 |
| 80 10 14 | 16350.41 | 0.000 | 0.000 | 26165 | 0.000 | -39.983 | -39.983 | 0.000 | -39.983 | 110.099 |
| 80 10 20 | 16413.56 | 0.000 | 0.000 | 25911 | -6350.000 | 50.593 | 50.587 | 0.000 | 50.587 | 168.685 |
| 80 10 27 | 16476.71 | 0.000 | 0.000 | 25907 | 0.000 | 74.225 | 74.225 | 0.000 | 74.225 | 242.910 |
| 80 11 3 | 16513.38 | 0.000 | 0.000 | 26543 | 0.000 | 8.801 | 8.801 | 0.000 | 8.801 | 251.711 |
| 80 11 10 | 16550.05 | 0.000 | 0.000 | 27044 | 0.000 | 24.008 | 24.008 | 0.000 | 24.008 | 275.719 |
| 80 11 17 | 16586.72 | 0.000 | 0.000 | 27199 | 0.000 | -7.075 | -7.075 | 0.000 | -7.075 | 268.645 |
| 80 11 24 | 16623.39 | 0.000 | 0.000 | 27255 | 0.000 | -40.572 | -40.572 | 0.000 | -40.572 | 228.073 |
| 80 12 1 | 16702.03 | 0.000 | 0.000 | 28068 | 0.000 | 54.408 | 54.408 | 0.000 | 54.408 | 282.480 |
| 80 12 8 | 16780.66 | 0.000 | 0.000 | 29092 | 0.000 | -30.431 | -30.431 | 0.000 | -30.431 | 252.049 |
| 80 12 15 | 16859.29 | 0.000 | 0.000 | 30535 | 0.000 | 34.482 | 34.482 | 0.000 | 34.482 | 286.531 |
| 80 12 22 | 16937.93 | 0.000 | 0.000 | 31705 | 0.000 | -156.178 | -156.178 | 0.000 | -156.178 | 130.353 |

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 16993.59 | 0.554 | 0.384 | 31860 | 0.000 | 1.103 | 2.120 | 0.000 | 2.120 | 132.473 |
| 81 1 5 | 16980.96 | 0.554 | 0.383 | 31806 | -1350.000 | -15.358 | -14.423 | 0.000 | -14.423 | 118.051 |
| 81 1 12 | 16968.34 | 0.554 | 0.380 | 31216 | -14750.000 | 69.612 | 70.531 | 0.000 | 70.531 | 188.582 |
| 81 1 19 | 16955.71 | 0.554 | 0.374 | 30094 | -28050.000 | 19.026 | 19.926 | 0.000 | 19.926 | 208.508 |
| 81 1 26 | 16931.94 | 0.799 | 0.539 | 30215 | 0.000 | 12.360 | 13.698 | 0.000 | 13.698 | 222.205 |
| 81 2 2 | 16929.18 | 0.799 | 0.537 | 29946 | -6725.000 | 30.169 | 31.498 | 0.000 | 31.498 | 253.704 |
| 81 2 9 | 16926.41 | 0.798 | 0.537 | 30073 | 0.000 | 55.129 | 56.464 | 0.000 | 56.464 | 310.167 |
| 81 2 16 | 16923.65 | 0.799 | 0.539 | 30321 | 0.000 | 69.421 | 70.758 | 0.000 | 70.758 | 380.925 |
| 81 2 23 | 16918.87 | 0.814 | 0.551 | 30752 | 0.000 | -40.253 | -38.887 | 0.000 | -38.887 | 342.038 |
| 81 3 2 | 16905.60 | 0.814 | 0.550 | 30588 | -4100.000 | 48.323 | 49.683 | 0.000 | 49.683 | 391.721 |
| 81 3 9 | 16892.34 | 0.815 | 0.556 | 31309 | 0.000 | -66.797 | -65.427 | 0.000 | -65.427 | 326.294 |
| 81 3 16 | 16879.07 | 0.814 | 0.562 | 32773 | 0.000 | -30.484 | -29.109 | 0.000 | -29.109 | 297.185 |
| 81 3 23 | 16865.80 | 0.814 | 0.564 | 32681 | -2300.000 | 64.019 | 65.395 | 0.000 | 65.395 | 362.580 |
| 81 3 30 | 16818.71 | 1.516 | 1.053 | 33077 | 0.000 | 6.134 | 8.703 | 0.000 | 8.703 | 371.282 |
| 81 4 6 | 16780.20 | 1.516 | 1.061 | 33761 | 0.000 | 101.518 | 104.095 | 0.000 | 104.095 | 475.377 |
| 81 4 13 | 16741.70 | 1.516 | 1.087 | 35714 | 0.000 | -9.313 | -6.710 | 0.645 | -7.355 | 468.022 |
| 81 4 20 | 16703.20 | 1.516 | 1.102 | 36711 | 0.000 | -15.088 | -12.470 | 1.064 | -13.534 | 454.488 |
| 81 4 27 | 16674.02 | 1.253 | 0.924 | 36293 | -10450.000 | 54.136 | 56.303 | 1.300 | 55.003 | 509.491 |
| 81 5 4 | 16650.16 | 1.254 | 0.940 | 37374 | 0.000 | 120.609 | 122.803 | 1.744 | 121.059 | 630.550 |
| 81 5 11 | 16626.29 | 1.254 | 0.993 | 39613 | 0.000 | -22.307 | -20.061 | 3.135 | -23.196 | 607.354 |
| 81 5 18 | 16602.42 | 1.253 | 1.014 | 40297 | 0.000 | -87.755 | -85.487 | 3.759 | -89.246 | 518.107 |
| 81 5 25 | 16578.55 | 1.254 | 1.020 | 40709 | 0.000 | 16.808 | 19.082 | 3.906 | 15.176 | 533.283 |
| 81 6 1 | 16529.93 | 1.635 | 1.330 | 40595 | -2850.000 | -52.017 | -49.055 | 5.356 | -54.411 | 478.872 |
| 81 6 8 | 16481.31 | 1.634 | 1.350 | 40831 | 0.000 | -10.769 | -7.785 | 5.929 | -13.714 | 465.158 |
| 81 6 15 | 16432.69 | 1.634 | 1.359 | 40857 | 0.000 | -56.780 | -53.786 | 6.236 | -60.022 | 405.136 |
| 81 6 22 | 16384.07 | 1.634 | 1.359 | 40733 | -3100.000 | 67.309 | 70.299 | 6.280 | 64.019 | 469.155 |
| 81 6 29 | 16327.37 | 1.716 | 1.431 | 40903 | 0.000 | 84.346 | 87.493 | 7.040 | 80.453 | 549.607 |
| 81 7 6 | 16279.14 | 1.716 | 1.435 | 40800 | -2575.000 | -7.264 | -4.515 | 7.183 | -11.698 | 537.909 |
| 81 7 13 | 16230.91 | 1.717 | 1.434 | 40612 | -4700.000 | 30.541 | 33.687 | 7.136 | 26.551 | 564.460 |
| 81 7 20 | 16182.68 | 1.716 | 1.437 | 40505 | -2250.000 | 111.400 | 114.550 | 7.279 | 107.271 | 671.731 |
| 81 7 27 | 16158.65 | 1.199 | 1.042 | 38523 | -49475.000 | -32.413 | -30.221 | 6.421 | -36.642 | 635.088 |
| 81 8 3 | 16109.57 | 1.118 | 1.031 | 39279 | 0.000 | 61.007 | 63.156 | 9.877 | 53.279 | 688.367 |
| 81 8 10 | 16060.48 | 1.200 | 1.155 | 39549 | 0.000 | -50.564 | -48.209 | 9.527 | -57.736 | 630.631 |
| 81 8 17 | 16011.39 | 1.199 | 1.174 | 39563 | 0.000 | 34.767 | 37.140 | 10.068 | 27.072 | 657.703 |
| 81 8 24 | 15962.31 | 1.199 | 1.180 | 39696 | 0.000 | 170.938 | 173.317 | 10.274 | 163.043 | 820.746 |
| 81 8 31 | 15900.92 | 1.362 | 1.337 | 39564 | -3300.000 | -5.945 | -3.249 | 12.106 | -15.355 | 805.390 |
| 81 9 8 | 15857.54 | 1.363 | 1.340 | 39458 | -2650.000 | 48.660 | 51.559 | 12.220 | 39.339 | 844.729 |
| 81 9 14 | 15814.15 | 1.362 | 1.325 | 39306 | -3600.000 | -72.349 | -69.666 | 11.905 | -81.571 | 763.159 |
| 81 9 21 | 15770.77 | 1.362 | 1.325 | 39193 | -2025.000 | -115.725 | -113.040 | 11.982 | -125.022 | 638.136 |
| 81 9 28 | 15720.75 | 1.405 | 1.355 | 38984 | -2725.000 | 186.265 | 191.518 | 12.732 | 178.786 | 816.922 |
| 81 10 5 | 15647.18 | 1.405 | 1.352 | 38717 | -4125.000 | -76.888 | -74.135 | 12.735 | -86.870 | 730.052 |
| 81 10 12 | 15573.60 | 1.405 | 1.305 | 38294 | -10575.000 | -71.666 | -68.967 | 11.373 | -80.340 | 649.712 |
| 81 10 19 | 15500.03 | 1.405 | 1.297 | 38076 | -5450.000 | -21.455 | -18.758 | 11.143 | -29.901 | 619.811 |
| 81 10 26 | 15444.36 | 1.058 | 0.946 | 37291 | -19625.000 | 142.301 | 144.185 | 7.850 | 136.335 | 756.146 |
| 81 11 2 | 15403.20 | 1.058 | 0.943 | 37176 | -2875.000 | -149.049 | -147.051 | 7.782 | -154.833 | 601.313 |
| 81 11 9 | 15362.04 | 1.057 | 0.932 | 36933 | -6075.000 | -130.922 | -136.940 | 7.442 | -144.382 | 456.931 |
| 81 11 16 | 15320.89 | 1.058 | 0.886 | 35096 | -25925.000 | -97.173 | -95.255 | 6.061 | -101.316 | 355.615 |
| 81 11 23 | 15279.73 | 1.058 | 0.848 | 34680 | -30400.000 | 67.943 | 67.017 | 4.055 | 64.962 | 420.576 |
| 81 11 30 | 15256.11 | 1.317 | 0.958 | 31725 | -73675.000 | -59.491 | -57.390 | [illegible] | -62.626 | 357.950 |
| 81 12 7 | 15255.46 | 1.316 | 0.958 | 31881 | -1800.000 | 81.141 | 85.315 | 5.383 | 79.932 | 437.882 |
| 81 12 14 | 15255.81 | 1.314 | 0.953 | 31501 | -4000.000 | 71.760 | 75.923 | 5.573 | 70.350 | 508.232 |
| 81 12 21 | 15220.16 | 1.314 | 0.958 | 31606 | 0.000 | -22.261 | -20.089 | 5.969 | -26.058 | 482.175 |

MORTGAGE PAYMENT INSURANCE

CASHFLOW STATEMENT

TERM: 5YR.
DEDUCTIBLE: 4%

| DATE | MORTGAGES INSURED ($MLNS) | PREMIUM POOL ($MLNS) | INVESTED PREMIUM ($MLNS) | # CONTS. | COMMISSION ($) | FUTURES PROFITS ($MLNS) | WEEKLY INFLOWS ($MLNS) | CLAIM ($MLNS) | BALANCE ($MLNS) | CUMULATIVE BALANCE ($MLNS) |
|---|---|---|---|---|---|---|---|---|---|---|
| 81 12 28 | 15258.91 | 0.601 | 0.478 | 31085 | 0.000 | 29.420 | 30.500 | 3.008 | 27.492 | 509.666 |
| 82 1 4 | 15227.00 | 0.601 | 0.478 | 31941 | 0.000 | 22.497 | 23.576 | 3.095 | 20.481 | 530.147 |
| 82 1 11 | 15195.09 | 0.600 | 0.482 | 32279 | 0.000 | 26.809 | 27.892 | 3.344 | 24.540 | 604.695 |
| 82 1 18 | 15163.18 | 0.601 | 0.486 | 32491 | 0.000 | 33.990 | -32.904 | 3.553 | -36.457 | 568.238 |
| 82 1 25 | 15131.27 | 0.599 | 0.499 | 33530 | 0.000 | -20.092 | -18.994 | 4.134 | -23.128 | 545.110 |
| 82 2 1 | 15082.16 | 0.956 | 0.799 | 33549 | 0.000 | 27.715 | 29.470 | 7.219 | 22.251 | 567.361 |
| 82 2 8 | 15033.05 | 0.954 | 0.805 | 33743 | 0.000 | 57.357 | 59.115 | 7.668 | 51.448 | 618.802 |
| 82 2 15 | 14983.95 | 0.954 | 0.809 | 33869 | 0.000 | -43.457 | -41.694 | 7.790 | -49.484 | 569.324 |
| 82 2 22 | 14934.85 | 0.955 | 0.831 | 34277 | 0.000 | -135.507 | -133.721 | 8.458 | -142.179 | 427.145 |
| 82 3 1 | 14850.63 | 1.480 | 1.299 | 34243 | -850.000 | -13.138 | -10.360 | 14.188 | -24.548 | 402.597 |
| 82 3 8 | 14766.40 | 1.480 | 1.299 | 34045 | -4950.000 | -5.165 | -2.391 | 14.188 | -16.579 | 386.018 |
| 82 3 15 | 14682.18 | 1.480 | 1.286 | 33663 | -9550.000 | 24.345 | 27.102 | 13.771 | 13.331 | 399.348 |
| 82 3 22 | 14597.96 | 1.480 | 1.282 | 33376 | -6675.000 | -49.666 | -46.911 | 13.623 | -60.534 | 338.814 |
| 82 3 29 | 14530.75 | 1.207 | 1.045 | 33564 | 0.000 | 87.891 | 90.143 | 11.309 | 78.834 | 417.648 |
| 82 4 5 | 14470.11 | 1.207 | 1.045 | 33421 | -3575.000 | -5.124 | -2.876 | 11.288 | -14.164 | 403.484 |
| 82 4 13 | 14409.48 | 1.207 | 1.041 | 33221 | -5000.000 | -63.558 | -61.315 | 11.124 | -72.439 | 331.046 |
| 82 4 19 | 14348.85 | 1.207 | 1.043 | 33134 | -2175.000 | -41.635 | -39.386 | 11.144 | -50.530 | 280.515 |
| 82 4 26 | 14284.81 | 1.195 | 1.031 | 33221 | 0.000 | 0.000 | 2.226 | 11.449 | -9.223 | 271.292 |
| 82 5 3 | 14216.52 | 1.196 | 1.034 | 33111 | -2750.000 | 64.614 | 66.842 | 11.469 | 55.373 | 326.665 |
| 82 5 10 | 14148.23 | 1.196 | 1.022 | 32730 | -9525.000 | -75.197 | -72.989 | 10.996 | -83.985 | 242.680 |
| 82 5 17 | 14079.95 | 1.197 | 1.021 | 32539 | -4775.000 | 27.721 | 29.934 | 10.953 | 18.981 | 261.660 |
| 82 5 25 | 14011.66 | 1.196 | 1.018 | 32345 | -4850.000 | -21.267 | -19.057 | 10.910 | -29.967 | 231.693 |

END OF DATA
READY

# EXHIBIT 31

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GNMA FUTURES
(BALMS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 76 | 1 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 1 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 1 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 1 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 2 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 2 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 2 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 2 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 3 | 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 3 | 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 3 | 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 3 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 3 | 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 4 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 4 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 4 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 4 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 5 | 3 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 5 | 10 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 5 | 17 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 5 | 24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 5 | 31 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 6 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 6 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 6 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 6 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 7 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 7 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 7 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 7 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 8 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 8 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 8 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 8 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 8 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 9 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 9 | 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 9 | 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 9 | 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 10 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 10 | 11 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 10 | 18 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 10 | 25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 11 | 1 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 11 | 8 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 11 | 15 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 11 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 11 | 29 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 12 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 12 | 13 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 12 | 20 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 76 | 12 | 27 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(GNMA'S)

| DATE OF CLAIM | | | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | | RESERVES 1YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 3YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 5YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 77 | 1 | 3 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.068 | -0.037 | 0.005 | 0.036 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.036 | 0.036 | 0.036 |
| 77 | 1 | 10 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.068 | -0.034 | 0.005 | 0.039 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.039 | 0.039 | 0.075 |
| 77 | 1 | 17 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.068 | -0.039 | 0.005 | 0.034 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.034 | 0.034 | 0.109 |
| 77 | 1 | 24 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.068 | -0.035 | 0.005 | 0.038 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.038 | 0.038 | 0.147 |
| 77 | 1 | 31 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.057 | -0.028 | 0.004 | 0.033 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.033 | 0.033 | 0.180 |
| 77 | 2 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.057 | -0.033 | 0.004 | 0.028 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.028 | 0.028 | 0.208 |
| 77 | 2 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.058 | -0.031 | 0.004 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.031 | 0.031 | 0.239 |
| 77 | 2 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.058 | -0.027 | 0.004 | 0.035 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.035 | 0.035 | 0.274 |
| 77 | 2 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.181 | -0.098 | 0.012 | 0.095 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.095 | 0.095 | 0.369 |
| 77 | 3 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.182 | -0.089 | 0.013 | 0.106 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | 0.106 | 0.475 |
| 77 | 3 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.182 | -0.087 | 0.013 | 0.108 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.108 | 0.108 | 0.583 |
| 77 | 3 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.182 | -0.077 | 0.014 | 0.119 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.119 | 0.119 | 0.702 |
| 77 | 3 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.182 | -0.075 | 0.014 | 0.121 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.121 | 0.823 |
| 77 | 4 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.080 | -0.032 | 0.006 | 0.054 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.054 | 0.054 | 0.877 |
| 77 | 4 | 11 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.080 | -0.029 | 0.006 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | 0.057 | 0.934 |
| 77 | 4 | 18 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.080 | -0.031 | 0.006 | 0.055 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.055 | 0.055 | 0.989 |
| 77 | 4 | 25 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.080 | -0.033 | 0.006 | 0.053 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.053 | 0.053 | 1.042 |
| 77 | 5 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.193 | -0.085 | 0.013 | 0.121 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.121 | 0.121 | 1.163 |
| 77 | 5 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.193 | -0.097 | 0.012 | 0.108 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.108 | 0.108 | 1.271 |
| 77 | 5 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.192 | -0.101 | 0.012 | 0.103 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.103 | 1.374 |
| 77 | 5 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.193 | -0.101 | 0.011 | 0.103 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.103 | 0.103 | 1.477 |
| 77 | 5 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.192 | -0.103 | 0.011 | 0.100 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.100 | 0.100 | 1.577 |
| 77 | 6 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.262 | -0.124 | 0.016 | 0.154 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.154 | 0.154 | 1.731 |
| 77 | 6 | 13 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.262 | -0.124 | 0.016 | 0.154 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.154 | 0.154 | 1.885 |
| 77 | 6 | 20 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.262 | -0.124 | 0.015 | 0.153 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.153 | 0.153 | 2.038 |
| 77 | 6 | 27 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.261 | -0.135 | 0.014 | 0.140 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.140 | 0.140 | 2.178 |
| 77 | 7 | 4 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.063 | -0.030 | 0.004 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 2.215 |
| 77 | 7 | 11 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.063 | -0.025 | 0.004 | 0.042 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.042 | 0.042 | 2.257 |
| 77 | 7 | 18 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.062 | -0.029 | 0.004 | 0.037 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.037 | 0.037 | 2.294 |
| 77 | 7 | 25 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.062 | -0.028 | 0.004 | 0.038 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.038 | 0.038 | 2.332 |
| 77 | 8 | 1 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.085 | -0.033 | 0.005 | 0.057 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.057 | 0.057 | 2.389 |
| 77 | 8 | 8 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.085 | -0.030 | 0.006 | 0.061 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.061 | 0.061 | 2.450 |
| 77 | 8 | 15 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.086 | -0.027 | 0.006 | 0.065 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.065 | 0.065 | 2.515 |
| 77 | 8 | 22 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.081 | -0.039 | 0.004 | 0.046 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.046 | 0.046 | 2.561 |
| 77 | 8 | 29 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.081 | -0.041 | 0.004 | 0.044 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.044 | 0.044 | 2.605 |
| 77 | 9 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.157 | -0.050 | 0.010 | 0.117 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.117 | 0.117 | 2.722 |
| 77 | 9 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.156 | -0.049 | 0.010 | 0.117 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.117 | 0.117 | 2.839 |
| 77 | 9 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.155 | -0.042 | 0.011 | 0.124 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.124 | 0.124 | 2.963 |
| 77 | 9 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.156 | -0.050 | 0.010 | 0.116 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.116 | 0.116 | 3.079 |
| 77 | 10 | 3 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.174 | -0.047 | 0.012 | 0.139 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.139 | 0.139 | 3.218 |
| 77 | 10 | 10 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.174 | -0.040 | 0.013 | 0.147 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.147 | 0.147 | 3.365 |
| 77 | 10 | 17 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.173 | -0.040 | 0.013 | 0.146 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.146 | 0.146 | 3.511 |
| 77 | 10 | 24 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.173 | -0.057 | 0.011 | 0.127 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.127 | 0.127 | 3.638 |
| 77 | 10 | 31 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.134 | -0.033 | 0.010 | 0.111 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.111 | 0.111 | 3.749 |
| 77 | 11 | 7 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.135 | -0.039 | 0.009 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.105 | 3.854 |
| 77 | 11 | 14 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.134 | -0.034 | 0.009 | 0.109 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.109 | 0.109 | 3.963 |
| 77 | 11 | 21 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.134 | -0.021 | 0.010 | 0.123 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.123 | 0.123 | 4.086 |
| 77 | 11 | 28 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.132 | -0.011 | 0.011 | 0.132 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.132 | 0.132 | 4.218 |
| 77 | 12 | 5 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.202 | 0.002 | 0.018 | 0.222 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.222 | 0.222 | 4.440 |
| 77 | 12 | 12 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.201 | -0.011 | 0.016 | 0.206 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.206 | 0.206 | 4.646 |
| 77 | 12 | 19 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.200 | -0.001 | 0.017 | 0.216 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.216 | 0.216 | 4.862 |
| 77 | 12 | 26 | 0.000 | 0.000 | 0.000 | 0.000 | | 0.199 | 0.001 | 0.017 | 0.217 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.217 | 0.217 | 5.079 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(WALNS)

| DATE OF CLAIM | | | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 78 | 1 | 2 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | 0.003 | 0.006 | 0.078 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.078 | 0.078 | 5.157 |
| 78 | 1 | 9 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | -0.012 | 0.005 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.062 | 0.062 | 5.219 |
| 78 | 1 | 16 | 0.000 | 0.000 | 0.000 | 0.000 | 0.069 | -0.015 | 0.004 | 0.058 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.058 | 0.058 | 5.277 |
| 78 | 1 | 23 | 0.000 | 0.000 | 0.000 | 0.000 | 0.068 | -0.010 | 0.004 | 0.062 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.062 | 0.062 | 5.339 |
| 78 | 1 | 30 | 0.000 | 0.000 | 0.000 | 0.000 | 0.067 | -0.004 | 0.004 | 0.067 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.067 | 0.067 | 5.406 |
| 78 | 2 | 6 | 0.000 | 0.000 | 0.000 | 0.000 | 0.114 | -0.001 | 0.006 | 0.119 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.119 | 0.119 | 5.525 |
| 78 | 2 | 13 | 0.010 | 0.000 | 0.000 | 0.010 | 0.112 | 0.002 | 0.006 | 0.120 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.120 | 0.110 | 5.635 |
| 78 | 2 | 20 | 0.011 | 0.000 | 0.000 | 0.011 | 0.111 | 0.001 | 0.006 | 0.120 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.120 | 0.109 | 5.744 |
| 78 | 2 | 27 | 0.012 | 0.000 | 0.000 | 0.012 | 0.113 | -0.014 | 0.006 | 0.105 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.105 | 0.093 | 5.837 |
| 78 | 3 | 6 | 0.014 | 0.000 | 0.000 | 0.014 | 0.120 | -0.015 | 0.006 | 0.111 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.111 | 0.097 | 5.934 |
| 78 | 3 | 13 | 0.016 | 0.000 | 0.000 | 0.016 | 0.120 | -0.021 | 0.007 | 0.106 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.106 | 0.090 | 6.024 |
| 78 | 3 | 20 | 0.021 | 0.000 | 0.000 | 0.021 | 0.121 | -0.020 | 0.007 | 0.108 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.108 | 0.087 | 6.111 |
| 78 | 3 | 27 | 0.026 | 0.000 | 0.000 | 0.026 | 0.120 | 0.002 | 0.007 | 0.129 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.129 | 0.103 | 6.214 |
| 78 | 4 | 3 | 0.062 | 0.000 | 0.000 | 0.062 | 0.241 | 0.032 | 0.016 | 0.289 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.289 | 0.227 | 6.441 |
| 78 | 4 | 10 | 0.072 | 0.000 | 0.000 | 0.072 | 0.241 | 0.050 | 0.017 | 0.308 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.308 | 0.236 | 6.677 |
| 78 | 4 | 17 | 0.072 | 0.000 | 0.000 | 0.072 | 0.241 | 0.048 | 0.019 | 0.308 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.308 | 0.236 | 6.913 |
| 78 | 4 | 24 | 0.073 | 0.000 | 0.000 | 0.073 | 0.242 | 0.038 | 0.016 | 0.296 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.296 | 0.223 | 7.136 |
| 78 | 5 | 1 | 0.045 | 0.000 | 0.000 | 0.045 | 0.145 | 0.021 | 0.010 | 0.176 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.176 | 0.131 | 7.267 |
| 78 | 5 | 8 | 0.044 | 0.000 | 0.000 | 0.044 | 0.145 | 0.025 | 0.010 | 0.180 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.180 | 0.134 | 7.401 |
| 78 | 5 | 15 | 0.043 | 0.000 | 0.000 | 0.043 | 0.145 | 0.038 | 0.011 | 0.194 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.194 | 0.151 | 7.552 |
| 78 | 5 | 22 | 0.045 | 0.000 | 0.000 | 0.045 | 0.144 | 0.050 | 0.011 | 0.205 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.205 | 0.160 | 7.712 |
| 78 | 5 | 29 | 0.047 | 0.000 | 0.000 | 0.047 | 0.145 | 0.067 | 0.011 | 0.223 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.223 | 0.176 | 7.888 |
| 78 | 6 | 5 | 0.048 | 0.000 | 0.000 | 0.048 | 0.139 | 0.060 | 0.011 | 0.210 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.210 | 0.162 | 8.050 |
| 78 | 6 | 12 | 0.050 | 0.000 | 0.000 | 0.050 | 0.137 | 0.073 | 0.012 | 0.222 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.222 | 0.172 | 8.222 |
| 78 | 6 | 19 | 0.051 | 0.000 | 0.000 | 0.051 | 0.137 | 0.072 | 0.012 | 0.221 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.221 | 0.170 | 8.392 |
| 78 | 6 | 26 | 0.051 | 0.000 | 0.000 | 0.051 | 0.138 | 0.085 | 0.013 | 0.236 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.236 | 0.185 | 8.577 |
| 78 | 7 | 3 | 0.055 | 0.000 | 0.000 | 0.055 | 0.148 | 0.110 | 0.014 | 0.272 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.272 | 0.217 | 8.794 |
| 78 | 7 | 10 | 0.054 | 0.000 | 0.000 | 0.054 | 0.148 | 0.102 | 0.014 | 0.264 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.264 | 0.210 | 9.004 |
| 78 | 7 | 17 | 0.054 | 0.000 | 0.000 | 0.054 | 0.149 | 0.087 | 0.014 | 0.250 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.196 | 9.200 |
| 78 | 7 | 24 | 0.054 | 0.000 | 0.000 | 0.054 | 0.147 | 0.102 | 0.015 | 0.264 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.264 | 0.210 | 9.410 |
| 78 | 7 | 31 | 0.050 | 0.000 | 0.000 | 0.050 | 0.161 | 0.075 | 0.015 | 0.251 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.251 | 0.193 | 9.603 |
| 78 | 8 | 7 | 0.057 | 0.000 | 0.000 | 0.057 | 0.161 | 0.040 | 0.015 | 0.216 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.216 | 0.159 | 9.762 |
| 78 | 8 | 14 | 0.057 | 0.000 | 0.000 | 0.057 | 0.161 | 0.049 | 0.014 | 0.224 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.224 | 0.167 | 9.929 |
| 78 | 8 | 21 | 0.063 | 0.000 | 0.000 | 0.063 | 0.162 | 0.053 | 0.015 | 0.230 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.230 | 0.167 | 10.096 |
| 78 | 8 | 28 | 0.071 | 0.000 | 0.000 | 0.071 | 0.161 | 0.055 | 0.016 | 0.232 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.232 | 0.161 | 10.257 |
| 78 | 9 | 7 | 0.085 | 0.000 | 0.000 | 0.085 | 0.174 | 0.059 | 0.018 | 0.251 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.251 | 0.166 | 10.423 |
| 78 | 9 | 13 | 0.094 | 0.000 | 0.000 | 0.094 | 0.175 | 0.038 | 0.016 | 0.229 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.229 | 0.135 | 10.558 |
| 78 | 9 | 20 | 0.102 | 0.000 | 0.000 | 0.102 | 0.174 | 0.078 | 0.017 | 0.269 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.269 | 0.167 | 10.725 |
| 78 | 9 | 25 | 0.120 | 0.000 | 0.000 | 0.120 | 0.175 | 0.078 | 0.016 | 0.269 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.269 | 0.149 | 10.874 |
| 78 | 10 | 2 | 0.100 | 0.000 | 0.000 | 0.100 | 0.127 | 0.057 | 0.012 | 0.196 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.196 | 0.096 | 10.970 |
| 78 | 10 | 10 | 0.111 | 0.000 | 0.000 | 0.111 | 0.127 | 0.044 | 0.012 | 0.183 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.183 | 0.072 | 11.042 |
| 78 | 10 | 16 | 0.123 | 0.000 | 0.000 | 0.123 | 0.128 | 0.044 | 0.011 | 0.185 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.185 | 0.062 | 11.104 |
| 78 | 10 | 23 | 0.134 | 0.000 | 0.000 | 0.134 | 0.128 | 0.066 | 0.012 | 0.206 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.206 | 0.072 | 11.176 |
| 78 | 10 | 30 | 0.143 | 0.000 | 0.000 | 0.143 | 0.127 | 0.078 | 0.012 | 0.217 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.217 | 0.074 | 11.250 |
| 78 | 11 | 6 | 0.253 | 0.000 | 0.000 | 0.253 | 0.212 | 0.115 | 0.020 | 0.347 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.347 | 0.094 | 11.344 |
| 78 | 11 | 14 | 0.269 | 0.000 | 0.000 | 0.269 | 0.213 | 0.115 | 0.021 | 0.349 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.349 | 0.080 | 11.424 |
| 78 | 11 | 20 | 0.272 | 0.000 | 0.000 | 0.272 | 0.212 | 0.098 | 0.021 | 0.331 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.331 | 0.059 | 11.483 |
| 78 | 11 | 27 | 0.274 | 0.000 | 0.000 | 0.274 | 0.212 | 0.134 | 0.021 | 0.367 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.367 | 0.093 | 11.576 |
| 78 | 12 | 4 | 0.282 | 0.000 | 0.000 | 0.282 | 0.216 | 0.129 | 0.021 | 0.366 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.366 | 0.084 | 11.660 |
| 78 | 12 | 11 | 0.286 | 0.000 | 0.000 | 0.286 | 0.215 | 0.131 | 0.021 | 0.367 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.367 | 0.081 | 11.741 |
| 78 | 12 | 18 | 0.291 | 0.000 | 0.000 | 0.291 | 0.215 | 0.166 | 0.020 | 0.401 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.401 | 0.110 | 11.851 |
| 78 | 12 | 27 | 0.294 | 0.000 | 0.000 | 0.294 | 0.216 | 0.156 | 0.020 | 0.392 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.392 | 0.098 | 11.949 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(DOLLARS)

| DATE OF CLAIM | | | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 3YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 5YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 79 | 1 | 2 | 0.076 | 0.000 | 0.000 | 0.076 | 0.055 | 0.045 | 0.005 | 0.105 | 0.132 | 0.034 | 0.038 | 0.204 | 0.000 | 0.000 | 0.000 | 0.000 | 0.309 | 0.233 | 12.182 |
| 79 | 1 | 8 | 0.077 | 0.000 | 0.000 | 0.077 | 0.055 | 0.035 | 0.005 | 0.095 | 0.132 | 0.029 | 0.038 | 0.199 | 0.000 | 0.000 | 0.000 | 0.000 | 0.294 | 0.217 | 12.399 |
| 79 | 1 | 15 | 0.078 | 0.008 | 0.000 | 0.086 | 0.055 | 0.033 | 0.005 | 0.093 | 0.132 | 0.020 | 0.036 | 0.188 | 0.000 | 0.000 | 0.000 | 0.000 | 0.281 | 0.195 | 12.594 |
| 79 | 1 | 22 | 0.077 | 0.010 | 0.000 | 0.087 | 0.055 | 0.030 | 0.005 | 0.090 | 0.132 | 0.015 | 0.035 | 0.182 | 0.000 | 0.000 | 0.000 | 0.000 | 0.272 | 0.185 | 12.779 |
| 79 | 1 | 29 | 0.077 | 0.013 | 0.000 | 0.090 | 0.055 | 0.025 | 0.005 | 0.085 | 0.201 | 0.024 | 0.057 | 0.282 | 0.000 | 0.000 | 0.000 | 0.000 | 0.367 | 0.277 | 13.056 |
| 79 | 2 | 5 | 0.100 | 0.006 | 0.000 | 0.106 | 0.072 | 0.029 | 0.006 | 0.107 | 0.201 | 0.010 | 0.053 | 0.264 | 0.000 | 0.000 | 0.000 | 0.000 | 0.371 | 0.265 | 13.321 |
| 79 | 2 | 12 | 0.099 | 0.003 | 0.000 | 0.102 | 0.071 | 0.042 | 0.006 | 0.121 | 0.201 | 0.026 | 0.052 | 0.279 | 0.000 | 0.000 | 0.000 | 0.000 | 0.400 | 0.298 | 13.619 |
| 79 | 2 | 19 | 0.093 | 0.000 | 0.000 | 0.093 | 0.071 | 0.036 | 0.006 | 0.115 | 0.201 | 0.036 | 0.057 | 0.294 | 0.000 | 0.000 | 0.000 | 0.000 | 0.409 | 0.316 | 13.935 |
| 79 | 2 | 26 | 0.085 | 0.000 | 0.000 | 0.085 | 0.071 | 0.048 | 0.007 | 0.126 | 0.511 | 0.059 | 0.136 | 0.706 | 0.000 | 0.000 | 0.000 | 0.000 | 0.834 | 0.749 | 14.684 |
| 79 | 3 | 5 | 0.142 | 0.000 | 0.000 | 0.142 | 0.133 | 0.077 | 0.013 | 0.223 | 0.511 | 0.056 | 0.139 | 0.706 | 0.000 | 0.000 | 0.000 | 0.000 | 0.929 | 0.787 | 15.471 |
| 79 | 3 | 12 | 0.129 | 0.000 | 0.000 | 0.129 | 0.134 | 0.090 | 0.014 | 0.238 | 0.512 | 0.033 | 0.134 | 0.679 | 0.000 | 0.000 | 0.000 | 0.000 | 0.917 | 0.788 | 16.259 |
| 79 | 3 | 19 | 0.121 | 0.000 | 0.000 | 0.121 | 0.134 | 0.093 | 0.015 | 0.242 | 0.513 | 0.042 | 0.137 | 0.691 | 0.000 | 0.000 | 0.000 | 0.000 | 0.933 | 0.812 | 17.071 |
| 79 | 3 | 26 | 0.115 | 0.000 | 0.000 | 0.115 | 0.135 | 0.075 | 0.014 | 0.224 | 0.512 | 0.041 | 0.138 | 0.691 | 0.000 | 0.000 | 0.000 | 0.000 | 0.915 | 0.800 | 17.871 |
| 79 | 4 | 2 | 0.150 | 0.000 | 0.000 | 0.150 | 0.189 | 0.102 | 0.019 | 0.310 | 0.560 | 0.036 | 0.149 | 0.745 | 0.000 | 0.000 | 0.000 | 0.000 | 1.055 | 0.905 | 18.776 |
| 79 | 4 | 9 | 0.141 | 0.000 | 0.000 | 0.141 | 0.191 | 0.105 | 0.019 | 0.315 | 0.560 | 0.057 | 0.155 | 0.772 | 0.000 | 0.000 | 0.000 | 0.000 | 1.087 | 0.946 | 19.722 |
| 79 | 4 | 17 | 0.140 | 0.000 | 0.000 | 0.140 | 0.190 | 0.121 | 0.020 | 0.331 | 0.560 | 0.051 | 0.154 | 0.765 | 0.000 | 0.000 | 0.000 | 0.000 | 1.096 | 0.956 | 20.678 |
| 79 | 4 | 23 | 0.138 | 0.000 | 0.000 | 0.138 | 0.191 | 0.130 | 0.019 | 0.340 | 0.561 | 0.057 | 0.155 | 0.773 | 0.000 | 0.000 | 0.000 | 0.000 | 1.113 | 0.975 | 21.653 |
| 79 | 4 | 30 | 0.083 | 0.000 | 0.000 | 0.083 | 0.116 | 0.091 | 0.012 | 0.219 | 0.768 | 0.101 | 0.216 | 1.085 | 0.000 | 0.000 | 0.000 | 0.000 | 1.304 | 1.221 | 22.874 |
| 79 | 5 | 7 | 0.082 | 0.000 | 0.000 | 0.082 | 0.115 | 0.092 | 0.012 | 0.219 | 0.768 | 0.091 | 0.211 | 1.070 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.207 | 24.081 |
| 79 | 5 | 14 | 0.083 | 0.000 | 0.000 | 0.083 | 0.115 | 0.085 | 0.012 | 0.212 | 0.768 | 0.099 | 0.210 | 1.077 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.206 | 25.287 |
| 79 | 5 | 22 | 0.089 | 0.000 | 0.000 | 0.089 | 0.115 | 0.067 | 0.011 | 0.193 | 0.768 | 0.117 | 0.211 | 1.096 | 0.000 | 0.000 | 0.000 | 0.000 | 1.289 | 1.200 | 26.487 |
| 79 | 5 | 28 | 0.094 | 0.000 | 0.000 | 0.094 | 0.115 | 0.049 | 0.011 | 0.175 | 0.768 | 0.101 | 0.203 | 1.072 | 0.000 | 0.000 | 0.000 | 0.000 | 1.247 | 1.153 | 27.640 |
| 79 | 6 | 4 | 0.154 | 0.055 | 0.000 | 0.209 | 0.177 | 0.094 | 0.017 | 0.288 | 0.410 | 0.078 | 0.113 | 0.601 | 0.000 | 0.000 | 0.000 | 0.000 | 0.889 | 0.680 | 28.320 |
| 79 | 6 | 11 | 0.162 | 0.063 | 0.000 | 0.225 | 0.177 | 0.081 | 0.017 | 0.275 | 0.410 | 0.068 | 0.114 | 0.592 | 0.000 | 0.000 | 0.000 | 0.000 | 0.867 | 0.642 | 28.962 |
| 79 | 6 | 18 | 0.170 | 0.000 | 0.000 | 0.170 | 0.177 | 0.064 | 0.017 | 0.258 | 0.410 | 0.056 | 0.117 | 0.583 | 0.000 | 0.000 | 0.000 | 0.000 | 0.841 | 0.671 | 29.633 |
| 79 | 6 | 25 | 0.179 | 0.000 | 0.000 | 0.179 | 0.178 | 0.062 | 0.017 | 0.257 | 0.410 | 0.058 | 0.114 | 0.582 | 0.000 | 0.000 | 0.000 | 0.000 | 0.839 | 0.660 | 30.293 |
| 79 | 7 | 3 | 0.215 | 0.000 | 0.000 | 0.215 | 0.202 | 0.030 | 0.019 | 0.251 | 0.481 | 0.055 | 0.133 | 0.669 | 0.000 | 0.000 | 0.000 | 0.000 | 0.920 | 0.705 | 30.998 |
| 79 | 7 | 9 | 0.235 | 0.000 | 0.000 | 0.235 | 0.202 | 0.035 | 0.019 | 0.256 | 0.481 | 0.128 | 0.149 | 0.758 | 0.000 | 0.000 | 0.000 | 0.000 | 1.014 | 0.789 | 31.787 |
| 79 | 7 | 16 | 0.243 | 0.000 | 0.000 | 0.243 | 0.203 | 0.078 | 0.020 | 0.301 | 0.481 | 0.129 | 0.142 | 0.752 | 0.000 | 0.000 | 0.000 | 0.000 | 1.053 | 0.810 | 32.597 |
| 79 | 7 | 24 | 0.258 | 0.022 | 0.000 | 0.280 | 0.203 | 0.086 | 0.020 | 0.309 | 0.480 | 0.162 | 0.143 | 0.785 | 0.000 | 0.000 | 0.000 | 0.000 | 1.094 | 0.814 | 33.411 |
| 79 | 7 | 31 | 0.273 | 0.206 | 0.000 | 0.479 | 0.202 | 0.099 | 0.022 | 0.323 | 0.978 | 0.315 | 0.295 | 1.588 | 0.000 | 0.000 | 0.000 | 0.000 | 1.911 | 1.432 | 34.843 |
| 79 | 8 | 7 | 0.278 | 0.225 | 0.000 | 0.503 | 0.198 | 0.121 | 0.024 | 0.343 | 0.978 | 0.200 | 0.279 | 1.457 | 0.000 | 0.000 | 0.000 | 0.000 | 1.800 | 1.297 | 36.140 |
| 79 | 8 | 14 | 0.293 | 0.284 | 0.000 | 0.577 | 0.197 | 0.114 | 0.023 | 0.334 | 0.977 | 0.296 | 0.290 | 1.563 | 0.000 | 0.000 | 0.000 | 0.000 | 1.897 | 1.320 | 37.460 |
| 79 | 8 | 21 | 0.312 | 0.362 | 0.000 | 0.674 | 0.198 | 0.133 | 0.024 | 0.355 | 0.978 | 0.355 | 0.288 | 1.621 | 0.000 | 0.000 | 0.000 | 0.000 | 1.976 | 1.302 | 38.762 |
| 79 | 8 | 27 | 0.329 | 0.411 | 0.000 | 0.740 | 0.199 | 0.159 | 0.025 | 0.383 | 0.978 | 0.395 | 0.281 | 1.654 | 0.000 | 0.000 | 0.000 | 0.000 | 2.037 | 1.297 | 40.059 |
| 79 | 9 | 4 | 0.235 | 0.321 | 0.000 | 0.556 | 0.135 | 0.132 | 0.018 | 0.285 | 0.687 | 0.386 | 0.200 | 1.273 | 0.000 | 0.000 | 0.000 | 0.000 | 1.558 | 1.002 | 41.061 |
| 79 | 9 | 11 | 0.247 | 0.452 | 0.000 | 0.699 | 0.137 | 0.136 | 0.018 | 0.291 | 0.688 | 0.385 | 0.197 | 1.270 | 0.000 | 0.000 | 0.000 | 0.000 | 1.561 | 0.862 | 41.923 |
| 79 | 9 | 18 | 0.269 | 0.541 | 0.000 | 0.810 | 0.137 | 0.145 | 0.017 | 0.299 | 0.687 | 0.613 | 0.217 | 1.517 | 0.000 | 0.000 | 0.000 | 0.000 | 1.816 | 1.006 | 42.929 |
| 79 | 9 | 25 | 0.285 | 0.558 | 0.000 | 0.843 | 0.138 | 0.141 | 0.017 | 0.296 | 0.687 | 0.580 | 0.206 | 1.473 | 0.000 | 0.000 | 0.000 | 0.000 | 1.769 | 0.926 | 43.855 |
| 79 | 10 | 2 | 0.227 | 0.358 | 0.000 | 0.585 | 0.104 | 0.123 | 0.013 | 0.240 | 0.434 | 0.446 | 0.131 | 1.011 | 0.000 | 0.000 | 0.000 | 0.000 | 1.251 | 0.666 | 44.521 |
| 79 | 10 | 9 | 0.240 | 0.376 | 0.000 | 0.616 | 0.105 | 0.156 | 0.014 | 0.275 | 0.433 | 0.569 | 0.135 | 1.137 | 0.000 | 0.000 | 0.000 | 0.000 | 1.412 | 0.796 | 45.317 |
| 79 | 10 | 16 | 0.253 | 0.537 | 0.000 | 0.790 | 0.107 | 0.180 | 0.014 | 0.301 | 0.433 | 0.732 | 0.148 | 1.313 | 0.000 | 0.000 | 0.000 | 0.000 | 1.614 | 0.824 | 46.141 |
| 79 | 10 | 23 | 0.238 | 0.550 | 0.000 | 0.788 | 0.107 | 0.217 | 0.014 | 0.338 | 0.412 | 0.859 | 0.136 | 1.427 | 0.000 | 0.000 | 0.000 | 0.000 | 1.765 | 0.977 | 47.118 |
| 79 | 10 | 30 | 0.224 | 0.544 | 0.000 | 0.768 | 0.109 | 0.177 | 0.013 | 0.299 | 0.302 | 0.558 | 0.104 | 0.964 | 0.000 | 0.000 | 0.000 | 0.000 | 1.263 | 0.495 | 47.613 |
| 79 | 11 | 6 | 0.175 | 0.549 | 0.000 | 0.674 | 0.065 | 0.110 | 0.009 | 0.184 | 0.301 | 0.544 | 0.101 | 0.946 | 0.000 | 0.000 | 0.000 | 0.000 | 1.130 | 0.456 | 48.069 |
| 79 | 11 | 13 | 0.117 | 0.550 | 0.000 | 0.667 | 0.066 | 0.104 | 0.009 | 0.179 | 0.301 | 0.510 | 0.100 | 0.911 | 0.000 | 0.000 | 0.000 | 0.000 | 1.090 | 0.423 | 48.492 |
| 79 | 11 | 20 | 0.114 | 0.555 | 0.000 | 0.669 | 0.065 | 0.108 | 0.010 | 0.183 | 0.302 | 0.524 | 0.103 | 0.929 | 0.000 | 0.000 | 0.000 | 0.000 | 1.112 | 0.443 | 48.935 |
| 79 | 11 | 27 | 0.113 | 0.554 | 0.000 | 0.667 | 0.065 | 0.075 | 0.010 | 0.150 | 0.300 | 0.406 | 0.102 | 0.808 | 0.000 | 0.000 | 0.000 | 0.000 | 0.958 | 0.291 | 49.226 |
| 79 | 12 | 4 | 0.151 | 0.541 | 0.000 | 0.692 | 0.095 | 0.113 | 0.014 | 0.222 | 0.405 | 0.626 | 0.150 | 1.181 | 0.000 | 0.000 | 0.000 | 0.000 | 1.403 | 0.606 | 49.832 |
| 79 | 12 | 11 | 0.145 | 0.618 | 0.000 | 0.763 | 0.095 | 0.134 | 0.014 | 0.243 | 0.405 | 0.735 | 0.147 | 1.287 | 0.000 | 0.000 | 0.000 | 0.000 | 1.530 | 0.745 | 50.577 |
| 79 | 12 | 18 | 0.131 | 0.643 | 0.000 | 0.774 | 0.095 | 0.111 | 0.013 | 0.219 | 0.405 | 0.717 | 0.151 | 1.273 | 0.000 | 0.000 | 0.000 | 0.000 | 1.492 | 0.768 | 51.345 |
| 79 | 12 | 27 | 0.125 | 0.593 | 0.000 | 0.719 | 0.095 | 0.109 | 0.013 | 0.217 | 0.404 | 0.718 | 0.153 | 1.275 | 0.000 | 0.000 | 0.000 | 0.000 | 1.492 | 0.774 | 52.119 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMA FUTURES
(GALMS)

| DATE OF CLAIM | CLAIMS | | | | RESERVES | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | 1YEAR | | | | 3YEAR | | | | 5YEAR | | | | | | |
| | 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
| 80 1 2 | 0.073 | 0.246 | 0.000 | 0.319 | 0.055 | 0.067 | 0.008 | 0.130 | 0.163 | 0.331 | 0.068 | 0.562 | 0.000 | 0.000 | 0.000 | 0.000 | 0.692 | 0.373 | 52.492 |
| 80 1 8 | 0.071 | 0.251 | 0.000 | 0.322 | 0.055 | 0.064 | 0.008 | 0.127 | 0.162 | 0.301 | 0.063 | 0.526 | 0.000 | 0.000 | 0.000 | 0.000 | 0.653 | 0.331 | 52.823 |
| 80 1 15 | 0.071 | 0.257 | 0.000 | 0.328 | 0.056 | 0.070 | 0.008 | 0.134 | 0.162 | 0.311 | 0.062 | 0.535 | 0.000 | 0.000 | 0.000 | 0.000 | 0.669 | 0.341 | 53.164 |
| 80 1 22 | 0.071 | 0.269 | 0.000 | 0.340 | 0.056 | 0.083 | 0.008 | 0.147 | 0.161 | 0.345 | 0.062 | 0.568 | 0.000 | 0.000 | 0.000 | 0.000 | 0.715 | 0.375 | 53.539 |
| 80 1 29 | 0.072 | 0.280 | 0.000 | 0.352 | 0.055 | 0.104 | 0.009 | 0.168 | 0.161 | 0.397 | 0.063 | 0.621 | 0.000 | 0.000 | 0.000 | 0.000 | 0.789 | 0.437 | 53.976 |
| 80 2 5 | 0.098 | 0.361 | 0.000 | 0.459 | 0.049 | 0.149 | 0.012 | 0.230 | 0.303 | 0.833 | 0.119 | 1.255 | 0.000 | 0.000 | 0.000 | 0.000 | 1.485 | 0.826 | 54.802 |
| 80 2 12 | 0.099 | 0.614 | 0.000 | 0.713 | 0.070 | 0.148 | 0.011 | 0.229 | 0.302 | 0.874 | 0.119 | 1.295 | 0.000 | 0.000 | 0.000 | 0.000 | 1.524 | 0.811 | 55.613 |
| 80 2 19 | 0.108 | 0.628 | 0.000 | 0.736 | 0.069 | 0.174 | 0.012 | 0.255 | 0.300 | 0.951 | 0.119 | 1.370 | 0.000 | 0.000 | 0.000 | 0.000 | 1.625 | 0.889 | 56.502 |
| 80 2 26 | 0.109 | 0.644 | 0.000 | 0.753 | 0.069 | 0.174 | 0.012 | 0.255 | 0.302 | 0.962 | 0.119 | 1.383 | 0.000 | 0.000 | 0.000 | 0.000 | 1.638 | 0.885 | 57.387 |
| 80 3 4 | 0.161 | 1.777 | 0.000 | 1.938 | 0.092 | 0.223 | 0.016 | 0.331 | 0.742 | 2.261 | 0.296 | 3.299 | 0.000 | 0.000 | 0.000 | 0.000 | 3.630 | 1.692 | 59.079 |
| 80 3 11 | 0.168 | 1.799 | 0.000 | 1.967 | 0.092 | 0.210 | 0.016 | 0.318 | 0.743 | 2.176 | 0.299 | 3.218 | 0.000 | 0.000 | 0.000 | 0.000 | 3.536 | 1.569 | 60.648 |
| 80 3 18 | 0.187 | 1.950 | 0.000 | 2.137 | 0.091 | 0.219 | 0.017 | 0.327 | 0.743 | 2.226 | 0.298 | 3.267 | 0.000 | 0.000 | 0.000 | 0.000 | 3.594 | 1.457 | 62.105 |
| 80 3 25 | 0.210 | 2.165 | 0.000 | 2.375 | 0.091 | 0.247 | 0.017 | 0.355 | 0.743 | 2.421 | 0.296 | 3.460 | 0.000 | 0.000 | 0.000 | 0.000 | 3.815 | 1.440 | 63.545 |
| 80 4 1 | 0.317 | 1.358 | 0.000 | 1.675 | 0.125 | 0.290 | 0.024 | 0.439 | 0.433 | 1.269 | 0.178 | 1.880 | 0.000 | 0.000 | 0.000 | 0.000 | 2.319 | 0.644 | 64.189 |
| 80 4 8 | 0.342 | 1.489 | 0.000 | 1.831 | 0.125 | 0.275 | 0.035 | 0.435 | 0.432 | 1.225 | 0.182 | 1.839 | 0.000 | 0.000 | 0.000 | 0.000 | 2.264 | 0.433 | 64.622 |
| 80 4 15 | 0.361 | 1.533 | 0.000 | 1.894 | 0.125 | 0.234 | 0.025 | 0.384 | 0.432 | 1.170 | 0.202 | 1.804 | 0.000 | 0.000 | 0.000 | 0.000 | 2.188 | 0.294 | 64.916 |
| 80 4 21 | 0.365 | 1.562 | 0.000 | 1.927 | 0.124 | 0.290 | 0.025 | 0.349 | 0.432 | 1.063 | 0.196 | 1.691 | 0.000 | 0.000 | 0.000 | 0.000 | 2.040 | 0.113 | 65.029 |
| 80 4 28 | 0.332 | 1.402 | 0.000 | 1.734 | 0.125 | 0.151 | 0.024 | 0.360 | 0.415 | 0.908 | 0.191 | 1.514 | 0.000 | 0.000 | 0.000 | 0.000 | 1.814 | 0.080 | 65.108 |
| 80 5 5 | 0.340 | 1.275 | 0.000 | 1.615 | 0.142 | 0.086 | 0.027 | 0.255 | 0.415 | 0.646 | 0.185 | 1.246 | 0.000 | 0.000 | 0.000 | 0.000 | 1.501 | -0.114 | 64.994 |
| 80 5 12 | 0.281 | 1.038 | 0.000 | 1.299 | 0.142 | 0.110 | 0.028 | 0.280 | 0.415 | 0.695 | 0.186 | 1.296 | 0.000 | 0.000 | 0.000 | 0.000 | 1.576 | 0.277 | 65.271 |
| 80 5 16 | 0.299 | 0.897 | 0.000 | 1.196 | 0.142 | 0.139 | 0.029 | 0.310 | 0.415 | 0.726 | 0.182 | 1.323 | 0.000 | 0.000 | 0.000 | 0.000 | 1.633 | 0.527 | 65.798 |
| 80 5 26 | 0.156 | 0.796 | 0.000 | 0.952 | 0.144 | 0.102 | 0.030 | 0.276 | 0.414 | 0.611 | 0.188 | 1.213 | 0.000 | 0.000 | 0.000 | 0.000 | 1.489 | 0.537 | 66.335 |
| 80 6 2 | 0.115 | 1.707 | 0.000 | 1.822 | 0.146 | 0.163 | 0.031 | 0.340 | 0.993 | 1.884 | 0.443 | 3.320 | 0.000 | 0.000 | 0.000 | 0.000 | 3.660 | 1.838 | 68.173 |
| 80 6 9 | 0.111 | 1.737 | 0.000 | 1.848 | 0.146 | 0.108 | 0.032 | 0.286 | 0.991 | 1.494 | 0.452 | 2.937 | 0.000 | 0.000 | 0.000 | 0.000 | 3.223 | 1.375 | 69.548 |
| 80 6 16 | 0.098 | 1.692 | 0.000 | 1.790 | 0.147 | 0.093 | 0.033 | 0.273 | 0.992 | 1.246 | 0.434 | 2.672 | 0.000 | 0.000 | 0.000 | 0.000 | 2.945 | 1.155 | 70.703 |
| 80 6 23 | 0.092 | 1.702 | 0.000 | 1.794 | 0.148 | 0.121 | 0.033 | 0.302 | 0.992 | 1.459 | 0.444 | 2.895 | 0.000 | 0.000 | 0.000 | 0.000 | 3.197 | 1.403 | 72.106 |
| 80 6 30 | 0.046 | 1.442 | 0.000 | 1.488 | 0.088 | 0.107 | 0.020 | 0.215 | 0.846 | 1.586 | 0.395 | 2.827 | 0.000 | 0.000 | 0.000 | 0.000 | 3.042 | 1.554 | 73.660 |
| 80 7 7 | 0.042 | 1.468 | 0.000 | 1.510 | 0.088 | 0.123 | 0.021 | 0.232 | 0.847 | 1.692 | 0.378 | 2.917 | 0.000 | 0.000 | 0.000 | 0.000 | 3.149 | 1.639 | 75.299 |
| 80 7 14 | 0.033 | 1.464 | 0.000 | 1.497 | 0.088 | 0.125 | 0.020 | 0.233 | 0.847 | 1.783 | 0.377 | 3.007 | 0.000 | 0.000 | 0.000 | 0.000 | 3.240 | 1.743 | 77.042 |
| 80 7 21 | 0.028 | 1.477 | 0.000 | 1.505 | 0.089 | 0.097 | 0.020 | 0.206 | 0.847 | 1.635 | 0.391 | 2.873 | 0.000 | 0.000 | 0.000 | 0.000 | 3.079 | 1.574 | 78.616 |
| 80 7 28 | 0.022 | 1.027 | 0.000 | 1.049 | 0.088 | 0.122 | 0.021 | 0.231 | 0.585 | 1.264 | 0.266 | 2.115 | 0.000 | 0.000 | 0.000 | 0.000 | 2.346 | 1.297 | 79.913 |
| 80 8 5 | 0.017 | 1.054 | 0.000 | 1.071 | 0.108 | 0.151 | 0.026 | 0.285 | 0.585 | 1.329 | 0.276 | 2.181 | 0.000 | 0.000 | 0.000 | 0.000 | 2.466 | 1.395 | 81.308 |
| 80 8 11 | 0.013 | 1.081 | 0.000 | 1.094 | 0.109 | 0.158 | 0.026 | 0.293 | 0.584 | 1.402 | 0.269 | 2.255 | 0.000 | 0.000 | 0.000 | 0.000 | 2.548 | 1.454 | 82.762 |
| 80 8 18 | 0.000 | 1.093 | 0.000 | 1.093 | 0.110 | 0.139 | 0.025 | 0.274 | 0.585 | 1.378 | 0.265 | 2.228 | 0.000 | 0.000 | 0.000 | 0.000 | 2.502 | 1.409 | 84.171 |
| 80 8 25 | 0.000 | 1.171 | 0.000 | 1.171 | 0.113 | 0.123 | 0.025 | 0.261 | 0.585 | 1.449 | 0.273 | 2.307 | 0.000 | 0.000 | 0.000 | 0.000 | 2.568 | 1.397 | 85.568 |
| 80 9 2 | 0.000 | 1.312 | 0.000 | 1.312 | 0.149 | 0.129 | 0.032 | 0.310 | 0.621 | 1.550 | 0.307 | 2.478 | 0.000 | 0.000 | 0.000 | 0.000 | 2.788 | 1.476 | 87.044 |
| 80 9 8 | 0.000 | 1.360 | 0.000 | 1.360 | 0.151 | 0.117 | 0.032 | 0.300 | 0.621 | 1.517 | 0.296 | 2.434 | 0.000 | 0.000 | 0.000 | 0.000 | 2.734 | 1.374 | 88.418 |
| 80 9 15 | 0.000 | 1.396 | 0.000 | 1.396 | 0.154 | 0.075 | 0.029 | 0.258 | 0.622 | 1.596 | 0.311 | 2.529 | 0.000 | 0.000 | 0.000 | 0.000 | 2.787 | 1.391 | 89.809 |
| 80 9 22 | 0.000 | 1.466 | 0.000 | 1.466 | 0.156 | 0.057 | 0.029 | 0.242 | 0.622 | 1.721 | 0.311 | 2.654 | 0.000 | 0.000 | 0.000 | 0.000 | 2.896 | 1.490 | 91.299 |
| 80 9 29 | 0.000 | 1.545 | 0.000 | 1.545 | 0.119 | 0.016 | 0.020 | 0.155 | 0.666 | 1.946 | 0.340 | 2.952 | 0.000 | 0.000 | 0.000 | 0.000 | 3.107 | 1.562 | 92.861 |
| 80 10 6 | 0.000 | 1.668 | 0.000 | 1.668 | 0.121 | -0.018 | 0.017 | 0.120 | 0.667 | 1.683 | 0.343 | 2.693 | 0.000 | 0.000 | 0.000 | 0.000 | 2.813 | 1.213 | 94.074 |
| 80 10 13 | 0.000 | 1.617 | 0.000 | 1.617 | 0.123 | -0.050 | 0.014 | 0.087 | 0.668 | 1.540 | 0.340 | 2.548 | 0.000 | 0.000 | 0.000 | 0.000 | 2.635 | 1.018 | 95.092 |
| 80 10 20 | 0.000 | 1.594 | 0.000 | 1.594 | 0.122 | -0.081 | 0.009 | 0.050 | 0.669 | 1.746 | 0.353 | 2.768 | 0.000 | 0.000 | 0.000 | 0.000 | 2.818 | 1.224 | 96.316 |
| 80 10 27 | 0.000 | 1.587 | 0.000 | 1.587 | 0.125 | -0.054 | 0.012 | 0.083 | 0.669 | 1.891 | 0.342 | 2.902 | 0.000 | 0.000 | 0.000 | 0.000 | 2.985 | 1.398 | 97.714 |
| 80 11 3 | 0.000 | 1.313 | 0.000 | 1.313 | 0.116 | -0.045 | 0.011 | 0.082 | 0.550 | 1.548 | 0.283 | 2.401 | 0.000 | 0.000 | 0.000 | 0.000 | 2.483 | 1.170 | 98.884 |
| 80 11 10 | 0.000 | 1.344 | 0.000 | 1.344 | 0.114 | -0.030 | 0.012 | 0.096 | 0.550 | 1.622 | 0.288 | 2.460 | 0.000 | 0.000 | 0.000 | 0.000 | 2.556 | 1.212 | 100.096 |
| 80 11 17 | 0.000 | 1.366 | 0.000 | 1.366 | 0.115 | -0.024 | 0.012 | 0.103 | 0.549 | 1.582 | 0.285 | 2.416 | 0.000 | 0.000 | 0.000 | 0.000 | 2.519 | 1.153 | 101.249 |
| 80 11 24 | 0.000 | 1.371 | 0.000 | 1.371 | 0.114 | 0.011 | 0.016 | 0.141 | 0.549 | 1.504 | 0.291 | 2.344 | 0.000 | 0.000 | 0.000 | 0.000 | 2.485 | 1.114 | 102.363 |
| 80 12 1 | 0.000 | 1.293 | 0.000 | 1.293 | 0.201 | 0.037 | 0.029 | 0.267 | 0.504 | 1.483 | 0.267 | 2.254 | 0.000 | 0.000 | 0.000 | 0.000 | 2.521 | 1.220 | 103.591 |
| 80 12 8 | 0.040 | 1.367 | 0.000 | 1.407 | 0.201 | 0.015 | 0.024 | 0.240 | 0.503 | 1.413 | 0.267 | 2.183 | 0.000 | 0.000 | 0.000 | 0.000 | 2.423 | 1.016 | 104.607 |
| 80 12 15 | 0.091 | 1.433 | 0.000 | 1.524 | 0.199 | 0.069 | 0.026 | 0.294 | 0.504 | 1.467 | 0.268 | 2.239 | 0.000 | 0.000 | 0.000 | 0.000 | 2.533 | 1.009 | 105.616 |
| 80 12 22 | 0.131 | 1.498 | 0.000 | 1.629 | 0.197 | -0.006 | 0.027 | 0.218 | 0.503 | 1.180 | 0.267 | 1.950 | 0.000 | 0.000 | 0.000 | 0.000 | 2.168 | 0.539 | 106.155 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMA FUTURES
(SALES)

| DATE OF CLAIM | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | 1YEAR SHORT | 1YEAR INVESTMENT | 1YEAR TOTAL | 3YEAR PREMIUM | 3YEAR SHORT | 3YEAR INVESTMENT | 3YEAR TOTAL | 5YEAR PREMIUM | 5YEAR SHORT | 5YEAR INVESTMENT | 5YEAR TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 80 12 29 | 0.019 | 0.397 | 2.590 | 3.006 | 0.028 | -0.002 | 0.004 | 0.030 | 0.132 | 0.315 | 0.072 | 0.519 | 1.524 | 1.516 | 0.936 | 3.976 | 4.525 | 1.519 | 107.674 |
| 81 1 5 | 0.020 | 0.399 | 2.584 | 3.003 | 0.028 | -0.001 | 0.004 | 0.031 | 0.133 | 0.291 | 0.068 | 0.492 | 1.525 | 1.449 | 0.946 | 3.920 | 4.443 | 1.440 | 109.114 |
| 81 1 12 | 0.019 | 0.391 | 2.517 | 2.927 | 0.029 | 0.003 | 0.004 | 0.036 | 0.133 | 0.322 | 0.068 | 0.523 | 1.525 | 1.603 | 0.922 | 4.050 | 4.609 | 1.682 | 110.796 |
| 81 1 19 | 0.018 | 0.380 | 2.394 | 2.792 | 0.028 | 0.002 | 0.003 | 0.033 | 0.132 | 0.331 | 0.069 | 0.532 | 1.524 | 1.669 | 0.930 | 4.123 | 4.688 | 1.896 | 112.692 |
| 81 1 26 | 0.017 | 0.378 | 3.547 | 3.942 | 0.029 | -0.003 | 0.002 | 0.028 | 0.133 | 0.336 | 0.069 | 0.538 | 2.244 | 2.598 | 1.405 | 6.247 | 6.813 | 2.871 | 115.563 |
| 81 2 2 | 0.030 | 0.882 | 3.511 | 4.423 | 0.059 | -0.012 | 0.004 | 0.051 | 0.310 | 0.806 | 0.161 | 1.277 | 2.245 | 2.662 | 1.373 | 6.280 | 7.608 | 3.185 | 118.748 |
| 81 2 9 | 0.031 | 0.886 | 3.511 | 4.428 | 0.060 | -0.007 | 0.003 | 0.056 | 0.310 | 0.867 | 0.162 | 1.339 | 2.245 | 2.880 | 1.368 | 6.493 | 7.886 | 3.460 | 122.208 |
| 81 2 16 | 0.027 | 0.887 | 3.529 | 4.443 | 0.059 | -0.008 | 0.002 | 0.053 | 0.310 | 0.940 | 0.163 | 1.413 | 2.243 | 3.270 | 1.418 | 6.931 | 8.397 | 3.954 | 126.162 |
| 81 2 23 | 0.029 | 0.885 | 3.777 | 4.691 | 0.061 | -0.017 | 0.001 | 0.045 | 0.310 | 0.915 | 0.170 | 1.395 | 2.347 | 3.169 | 1.453 | 6.969 | 8.409 | 3.718 | 129.880 |
| 81 3 2 | 0.023 | 1.595 | 3.729 | 5.347 | 0.069 | -0.007 | 0.002 | 0.064 | 0.561 | 1.753 | 0.313 | 2.627 | 2.346 | 3.381 | 1.466 | 7.193 | 9.884 | 4.537 | 134.417 |
| 81 3 9 | 0.025 | 1.632 | 3.826 | 5.483 | 0.070 | -0.017 | 0.003 | 0.056 | 0.560 | 1.643 | 0.323 | 2.526 | 2.346 | 3.015 | 1.454 | 6.815 | 9.397 | 3.914 | 138.331 |
| 81 3 16 | 0.029 | 1.672 | 3.942 | 5.614 | 0.071 | -0.033 | 0.002 | 0.040 | 0.562 | 1.585 | 0.327 | 2.474 | 2.345 | 2.889 | 1.476 | 6.710 | 9.224 | 3.590 | 141.921 |
| 81 3 23 | 0.007 | 1.678 | 3.971 | 5.656 | 0.072 | -0.041 | 0.001 | 0.032 | 0.561 | 1.648 | 0.317 | 2.526 | 2.343 | 3.164 | 1.483 | 6.990 | 9.548 | 3.892 | 145.813 |
| 81 3 30 | 0.000 | 1.658 | 7.687 | 9.345 | 0.053 | -0.024 | 0.003 | 0.032 | 0.557 | 1.622 | 0.313 | 2.492 | 4.481 | 6.108 | 2.843 | 13.432 | 15.956 | 6.611 | 152.424 |
| 81 4 6 | 0.000 | 1.678 | 7.836 | 9.514 | 0.054 | -0.023 | 0.003 | 0.034 | 0.557 | 1.801 | 0.317 | 2.675 | 4.478 | 7.014 | 2.898 | 14.390 | 17.099 | 7.585 | 160.009 |
| 81 4 13 | 0.000 | 1.799 | 8.483 | 10.272 | 0.054 | -0.015 | 0.005 | 0.044 | 0.557 | 1.806 | 0.327 | 2.690 | 4.479 | 7.072 | 2.946 | 14.497 | 17.231 | 6.959 | 166.968 |
| 81 4 20 | 0.000 | 1.831 | 8.868 | 10.699 | 0.054 | -0.009 | 0.006 | 0.051 | 0.557 | 1.742 | 0.322 | 2.621 | 4.480 | 6.964 | 2.965 | 14.409 | 17.081 | 6.382 | 173.350 |
| 81 4 27 | 0.012 | 1.183 | 8.032 | 9.227 | 0.056 | 0.015 | 0.007 | 0.078 | 0.351 | 1.153 | 0.205 | 1.709 | 3.831 | 6.442 | 2.573 | 12.846 | 14.633 | 5.406 | 178.756 |
| 81 5 4 | 0.136 | 1.211 | 8.439 | 9.786 | 0.250 | 0.265 | 0.044 | 0.559 | 0.352 | 1.259 | 0.204 | 1.815 | 3.831 | 7.185 | 2.564 | 13.580 | 15.954 | 6.168 | 184.924 |
| 81 5 11 | 0.308 | 1.351 | 9.716 | 11.375 | 0.240 | 0.318 | 0.042 | 0.600 | 0.351 | 1.234 | 0.206 | 1.791 | 3.831 | 7.085 | 2.587 | 13.503 | 15.894 | 4.519 | 189.443 |
| 81 5 19 | 0.429 | 1.412 | 10.288 | 12.129 | 0.234 | 0.285 | 0.041 | 0.560 | 0.350 | 1.130 | 0.204 | 1.684 | 3.832 | 6.553 | 2.605 | 12.990 | 15.234 | 3.105 | 192.548 |
| 81 5 25 | 0.409 | 1.431 | 10.423 | 12.343 | 0.233 | 0.369 | 0.048 | 0.650 | 0.351 | 1.132 | 0.203 | 1.686 | 3.833 | 6.574 | 2.577 | 12.984 | 15.320 | 2.977 | 195.525 |
| 81 6 1 | 0.401 | 3.593 | 14.215 | 18.209 | 0.172 | 0.222 | 0.031 | 0.425 | 0.880 | 2.744 | 0.521 | 4.145 | 5.153 | 8.606 | 3.538 | 17.297 | 21.867 | 3.658 | 199.183 |
| 81 6 8 | 0.417 | 3.728 | 14.740 | 18.885 | 0.173 | 0.261 | 0.036 | 0.470 | 0.879 | 2.700 | 0.523 | 4.102 | 5.154 | 8.284 | 3.492 | 16.930 | 21.502 | 2.617 | 201.800 |
| 81 6 15 | 0.431 | 3.770 | 15.021 | 19.222 | 0.171 | 0.258 | 0.039 | 0.468 | 0.879 | 2.546 | 0.524 | 3.949 | 5.155 | 7.870 | 3.534 | 16.559 | 20.976 | 1.754 | 203.554 |
| 81 6 22 | 0.425 | 3.766 | 15.062 | 19.253 | 0.172 | 0.264 | 0.037 | 0.473 | 0.878 | 2.698 | 0.529 | 4.105 | 5.158 | 8.216 | 3.459 | 16.833 | 21.411 | 2.158 | 205.712 |
| 81 6 29 | 0.432 | 2.206 | 16.671 | 19.309 | 0.171 | 0.262 | 0.034 | 0.467 | 0.509 | 1.644 | 0.301 | 2.454 | 5.599 | 9.738 | 3.762 | 19.099 | 22.020 | 2.711 | 208.423 |
| 81 7 6 | 0.312 | 2.208 | 16.802 | 19.322 | 0.123 | 0.168 | 0.023 | 0.314 | 0.509 | 1.622 | 0.303 | 2.434 | 5.600 | 9.889 | 3.892 | 19.381 | 22.129 | 2.807 | 211.230 |
| 81 7 13 | 0.316 | 2.206 | 16.759 | 19.281 | 0.123 | 0.167 | 0.022 | 0.312 | 0.510 | 1.700 | 0.315 | 2.525 | 5.600 | 10.018 | 3.844 | 19.462 | 22.299 | 3.018 | 214.248 |
| 81 7 20 | 0.322 | 2.220 | 16.890 | 19.432 | 0.122 | 0.215 | 0.025 | 0.362 | 0.509 | 1.834 | 0.315 | 2.658 | 5.601 | 11.064 | 3.861 | 20.526 | 23.546 | 4.114 | 218.362 |
| 81 7 27 | 0.362 | 2.392 | 13.372 | 16.126 | 0.122 | 0.185 | 0.023 | 0.330 | 0.509 | 1.829 | 0.330 | 2.668 | 4.055 | 7.891 | 2.838 | 14.784 | 17.782 | 1.656 | 220.018 |
| 81 8 4 | 0.580 | 2.357 | 16.525 | 19.462 | 0.168 | 0.277 | 0.032 | 0.477 | 0.455 | 1.772 | 0.313 | 2.540 | 3.781 | 8.118 | 2.485 | 14.384 | 17.401 | -2.061 | 217.957 |
| 81 8 10 | 0.632 | 2.537 | 16.221 | 19.390 | 0.169 | 0.234 | 0.030 | 0.433 | 0.456 | 1.672 | 0.308 | 2.436 | 4.055 | 7.889 | 2.868 | 14.812 | 17.681 | -1.709 | 216.248 |
| 81 8 17 | 0.643 | 2.551 | 16.717 | 19.911 | 0.169 | 0.246 | 0.031 | 0.446 | 0.456 | 1.715 | 0.314 | 2.485 | 4.057 | 8.108 | 2.878 | 15.043 | 17.974 | -1.937 | 214.311 |
| 81 8 24 | 0.652 | 2.587 | 16.905 | 20.144 | 0.169 | 0.303 | 0.031 | 0.503 | 0.456 | 1.941 | 0.322 | 2.719 | 4.058 | 9.200 | 2.863 | 16.121 | 19.343 | -0.801 | 213.510 |
| 81 8 31 | 0.428 | 2.481 | 19.975 | 22.884 | 0.118 | 0.207 | 0.022 | 0.347 | 0.440 | 1.859 | 0.315 | 2.614 | 4.762 | 10.813 | 3.394 | 18.969 | 21.930 | -0.954 | 212.556 |
| 81 9 8 | 0.427 | 2.472 | 20.078 | 22.977 | 0.117 | 0.217 | 0.023 | 0.357 | 0.439 | 1.918 | 0.321 | 2.678 | 4.765 | 11.154 | 3.396 | 19.315 | 22.350 | -0.627 | 211.929 |
| 81 9 14 | 0.415 | 2.434 | 19.789 | 22.638 | 0.118 | 0.192 | 0.023 | 0.333 | 0.440 | 1.767 | 0.312 | 2.519 | 4.767 | 10.700 | 3.483 | 18.950 | 21.802 | -0.836 | 211.093 |
| 81 9 21 | 0.413 | 2.421 | 19.860 | 22.694 | 0.119 | 0.144 | 0.022 | 0.285 | 0.441 | 1.603 | 0.312 | 2.356 | 4.770 | 9.611 | 3.430 | 17.811 | 20.452 | -2.242 | 208.851 |
| 81 9 28 | 0.398 | 1.507 | 21.296 | 23.201 | 0.120 | 0.185 | 0.021 | 0.326 | 0.275 | 1.144 | 0.196 | 1.615 | 5.119 | 12.002 | 3.686 | 20.807 | 22.748 | -0.453 | 208.398 |
| 81 10 5 | 1.124 | 1.510 | 21.297 | 23.931 | 0.349 | 0.544 | 0.073 | 0.966 | 0.275 | 1.089 | 0.201 | 1.565 | 5.121 | 11.371 | 3.737 | 20.229 | 22.760 | -1.171 | 207.227 |
| 81 10 13 | 1.023 | 1.411 | 20.048 | 22.482 | 0.349 | 0.517 | 0.079 | 0.945 | 0.275 | 1.019 | 0.201 | 1.495 | 5.122 | 10.790 | 3.817 | 19.729 | 22.169 | -0.313 | 206.914 |
| 81 10 19 | 0.966 | 1.387 | 19.837 | 22.190 | 0.349 | 0.450 | 0.074 | 0.873 | 0.274 | 0.985 | 0.197 | 1.456 | 5.123 | 10.283 | 3.698 | 19.104 | 21.433 | -0.757 | 206.157 |
| 81 10 26 | 0.913 | 1.280 | 14.797 | 16.990 | 0.347 | 0.503 | 0.068 | 0.918 | 0.278 | 1.056 | 0.195 | 1.529 | 4.008 | 9.366 | 3.011 | 16.385 | 18.832 | 1.842 | 207.999 |
| 81 11 2 | 1.373 | 3.053 | 14.735 | 19.161 | 0.524 | 0.559 | 0.103 | 1.186 | 0.670 | 2.261 | 0.484 | 3.415 | 4.009 | 8.157 | 2.985 | 15.151 | 19.752 | 0.591 | 208.590 |
| 81 11 9 | 1.299 | 2.889 | 14.424 | 18.612 | 0.526 | 0.354 | 0.102 | 0.982 | 0.671 | 1.978 | 0.494 | 3.143 | 4.009 | 6.980 | 2.945 | 13.934 | 18.059 | -0.553 | 208.037 |
| 81 11 16 | 1.029 | 2.533 | 13.156 | 16.718 | 0.526 | 0.237 | 0.104 | 0.867 | 0.672 | 1.799 | 0.504 | 2.975 | 4.013 | 6.303 | 2.971 | 13.287 | 17.129 | 0.411 | 208.448 |
| 81 11 23 | 0.859 | 2.327 | 12.049 | 15.235 | 0.526 | 0.375 | 0.110 | 1.011 | 0.672 | 1.886 | 0.493 | 3.051 | 4.017 | 6.802 | 2.958 | 13.777 | 17.839 | 2.604 | 211.052 |
| 81 11 30 | 1.129 | 1.413 | 12.577 | 16.119 | 0.805 | 0.338 | 0.159 | 1.302 | 0.431 | 1.111 | 0.316 | 1.858 | 4.643 | 7.504 | 3.526 | 15.673 | 18.833 | 2.714 | 213.766 |
| 81 12 7 | 0.871 | 1.417 | 13.710 | 15.998 | 0.831 | 0.546 | 0.173 | 1.550 | 0.430 | 1.220 | 0.315 | 1.965 | 4.648 | 8.169 | 3.451 | 16.268 | 19.783 | 3.785 | 217.551 |
| 81 12 12 | 0.763 | 1.417 | 13.882 | 16.062 | 0.841 | 0.638 | 0.170 | 1.649 | 0.431 | 1.271 | 0.302 | 2.004 | 4.656 | 8.991 | 3.473 | 17.120 | 20.773 | 4.711 | 222.262 |
| 81 12 21 | 0.659 | 1.436 | 14.242 | 16.337 | 0.851 | 0.799 | 0.206 | 1.856 | 0.430 | 1.236 | 0.305 | 1.971 | 4.662 | 8.615 | 3.424 | 16.701 | 20.528 | 4.191 | 226.453 |

MORTGAGE PAYMENT INSURANCE

CLAIM/RESERVE COMPARISON

DEDUCTIBLE: 0%
SHORT POSITION: ADJUSTED GAMMA FUTURES
(GMLMS)

| DATE OF CLAIM | CLAIMS 1YEAR | 3YEAR | 5YEAR | TOTAL CLAIMS | RESERVES 1YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 3YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | 5YEAR PREMIUM | SHORT | INVESTMENT | TOTAL | TOTAL RESERVES | WEEKLY DIFFERENCE | CUMULATIVE DIFFERENCE |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 81 12 28 | 0.659 | 0.739 | 6.863 | 8.261 | 0.846 | 0.856 | 0.207 | 1.909 | 0.219 | 0.643 | 0.154 | 1.016 | 2.213 | 4.329 | 1.686 | 8.228 | 11.153 | 2.892 | 229.345 |
| 82 1 4 | 0.140 | 0.751 | 6.941 | 7.832 | 0.176 | 0.193 | 0.044 | 0.413 | 0.219 | 0.658 | 0.155 | 1.032 | 2.215 | 4.318 | 1.638 | 8.171 | 9.616 | 1.784 | 231.129 |
| 82 1 11 | 0.149 | 0.744 | 7.168 | 8.061 | 0.175 | 0.205 | 0.041 | 0.421 | 0.219 | 0.710 | 0.158 | 1.087 | 2.218 | 4.627 | 1.620 | 8.465 | 9.973 | 1.912 | 233.041 |
| 82 1 18 | 0.153 | 0.742 | 7.358 | 8.253 | 0.175 | 0.183 | 0.041 | 0.399 | 0.219 | 0.690 | 0.161 | 1.070 | 2.221 | 4.540 | 1.636 | 8.397 | 9.866 | 1.613 | 234.654 |
| 82 1 25 | 0.169 | 0.779 | 7.888 | 8.836 | 0.173 | 0.169 | 0.041 | 0.383 | 0.220 | 0.687 | 0.165 | 1.072 | 2.225 | 4.478 | 1.646 | 8.349 | 9.804 | 0.968 | 235.622 |
| 82 2 1 | 0.174 | 2.289 | 13.507 | 15.970 | 0.178 | 0.174 | 0.041 | 0.393 | 0.625 | 2.029 | 0.477 | 3.131 | 3.706 | 7.673 | 2.727 | 14.106 | 17.630 | 1.660 | 237.282 |
| 82 2 8 | 0.183 | 2.360 | 13.914 | 16.457 | 0.178 | 0.178 | 0.039 | 0.395 | 0.624 | 2.068 | 0.462 | 3.154 | 3.711 | 8.077 | 2.721 | 14.509 | 18.058 | 1.601 | 238.883 |
| 82 2 15 | 0.186 | 2.375 | 14.026 | 16.587 | 0.179 | 0.132 | 0.036 | 0.347 | 0.624 | 2.005 | 0.474 | 3.103 | 3.711 | 7.911 | 2.789 | 14.411 | 17.861 | 1.274 | 240.157 |
| 82 2 22 | 0.216 | 2.552 | 14.638 | 17.406 | 0.179 | 0.085 | 0.038 | 0.302 | 0.624 | 1.713 | 0.471 | 2.808 | 3.712 | 6.891 | 2.792 | 13.395 | 16.505 | -0.901 | 239.256 |
| 82 3 1 | 0.206 | 3.797 | 24.256 | 28.259 | 0.165 | 0.057 | 0.033 | 0.255 | 0.914 | 2.527 | 0.709 | 4.150 | 6.000 | 11.397 | 4.647 | 22.044 | 26.449 | -1.810 | 237.446 |
| 82 3 8 | 0.194 | 3.839 | 24.256 | 28.289 | 0.165 | 0.074 | 0.036 | 0.275 | 0.912 | 2.495 | 0.707 | 4.114 | 6.000 | 11.298 | 4.662 | 21.960 | 26.349 | -1.940 | 235.506 |
| 82 3 15 | 0.182 | 3.787 | 23.873 | 27.842 | 0.167 | 0.069 | 0.038 | 0.294 | 0.913 | 2.554 | 0.709 | 4.176 | 6.001 | 11.362 | 4.620 | 21.983 | 26.453 | -1.389 | 234.117 |
| 82 3 22 | 0.174 | 3.774 | 23.738 | 27.686 | 0.166 | 0.049 | 0.036 | 0.251 | 0.912 | 2.401 | 0.713 | 4.026 | 6.001 | 10.631 | 4.596 | 21.228 | 25.505 | -2.181 | 231.936 |
| 82 3 29 | 0.178 | 1.639 | 19.706 | 21.523 | 0.167 | 0.083 | 0.035 | 0.285 | 0.402 | 1.164 | 0.314 | 1.880 | 4.965 | 9.702 | 3.831 | 18.498 | 20.663 | -0.860 | 231.076 |
| 82 4 5 | 0.249 | 1.645 | 19.687 | 21.581 | 0.246 | 0.074 | 0.046 | 0.366 | 0.402 | 1.150 | 0.315 | 1.867 | 4.965 | 9.638 | 3.853 | 18.456 | 20.689 | -0.892 | 230.184 |
| 82 4 13 | 0.220 | 1.637 | 19.537 | 21.394 | 0.248 | 0.035 | 0.048 | 0.331 | 0.401 | 1.059 | 0.316 | 1.776 | 4.964 | 9.370 | 4.029 | 18.363 | 20.470 | -0.924 | 229.260 |
| 82 4 19 | 0.203 | 1.637 | 19.557 | 21.397 | 0.251 | 0.013 | 0.049 | 0.313 | 0.401 | 0.967 | 0.309 | 1.677 | 4.961 | 8.726 | 3.969 | 17.656 | 19.646 | -1.751 | 227.509 |
| 82 4 26 | 0.174 | 1.637 | 20.221 | 22.032 | 0.261 | -0.010 | 0.048 | 0.299 | 0.402 | 0.936 | 0.302 | 1.640 | 5.118 | 9.110 | 4.152 | 18.380 | 20.319 | -1.713 | 225.796 |
| 82 5 3 | 0.136 | 2.057 | 20.241 | 22.434 | 0.244 | -0.012 | 0.039 | 0.271 | 0.505 | 1.259 | 0.377 | 2.141 | 5.116 | 9.562 | 4.090 | 18.768 | 21.180 | -1.254 | 224.542 |
| 82 5 10 | 0.073 | 2.053 | 19.808 | 21.934 | 0.249 | -0.045 | 0.042 | 0.246 | 0.506 | 1.145 | 0.383 | 2.034 | 5.114 | 8.905 | 4.178 | 18.197 | 20.477 | -1.457 | 223.085 |
| 82 5 17 | 0.014 | 2.048 | 19.768 | 21.830 | 0.255 | 0.001 | 0.048 | 0.304 | 0.505 | 1.217 | 0.392 | 2.114 | 5.115 | 9.060 | 4.139 | 18.314 | 20.732 | -1.098 | 221.987 |
| 82 5 25 | 0.014 | 2.043 | 19.728 | 21.785 | 0.253 | -0.012 | 0.047 | 0.288 | 0.505 | 1.212 | 0.403 | 2.120 | 5.115 | 8.597 | 4.091 | 17.803 | 20.211 | -1.574 | 220.413 |
| 82 5 31 | 0.028 | 1.557 | 31.109 | 32.694 | 0.319 | -0.013 | 0.063 | 0.369 | 0.419 | 0.889 | 0.330 | 1.638 | 8.051 | 12.780 | 6.413 | 27.244 | 29.251 | -3.443 | 216.970 |
| 82 6 7 | 0.010 | 1.543 | 31.203 | 32.776 | 0.322 | -0.018 | 0.064 | 0.368 | 0.420 | 0.845 | 0.335 | 1.600 | 8.051 | 12.223 | 6.491 | 26.765 | 28.733 | -4.043 | 212.927 |
| 82 6 14 | 0.002 | 1.663 | 31.078 | 32.743 | 0.322 | 0.009 | 0.069 | 0.400 | 0.417 | 0.897 | 0.341 | 1.655 | 8.050 | 11.927 | 6.374 | 26.351 | 28.406 | -4.337 | 208.590 |
| 82 6 21 | 0.026 | 1.690 | 31.423 | 33.139 | 0.322 | -0.034 | 0.064 | 0.352 | 0.416 | 0.845 | 0.343 | 1.604 | 8.048 | 11.403 | 6.450 | 25.901 | 27.857 | -5.282 | 203.308 |
| 82 6 28 | 0.057 | 1.427 | 24.486 | 25.970 | 0.321 | -0.083 | 0.058 | 0.296 | 0.344 | 0.679 | 0.290 | 1.313 | 6.178 | 8.517 | 5.061 | 19.756 | 21.365 | -4.605 | 198.703 |
| 82 7 5 | 0.051 | 1.424 | 24.462 | 25.937 | 0.316 | -0.071 | 0.058 | 0.303 | 0.343 | 0.677 | 0.289 | 1.309 | 6.178 | 8.498 | 5.023 | 19.699 | 21.311 | -4.626 | 194.077 |
| 82 7 12 | 0.052 | 1.440 | 24.700 | 26.192 | 0.316 | -0.075 | 0.056 | 0.297 | 0.343 | 0.667 | 0.283 | 1.293 | 6.156 | 8.598 | 4.980 | 19.734 | 21.324 | -4.868 | 189.209 |
| 82 7 19 | 0.038 | 1.416 | 24.605 | 26.059 | 0.318 | -0.069 | 0.049 | 0.298 | 0.344 | 0.743 | 0.279 | 1.366 | 6.179 | 9.867 | 5.081 | 21.127 | 22.791 | -3.268 | 185.941 |
| 82 7 26 | 0.000 | 1.337 | 19.079 | 20.416 | 0.347 | -0.051 | 0.059 | 0.355 | 0.346 | 0.769 | 0.284 | 1.399 | 4.789 | 7.872 | 3.923 | 16.584 | 18.338 | -2.078 | 183.863 |
| 82 8 3 | 0.000 | 1.146 | 18.739 | 19.885 | 0.247 | -0.044 | 0.042 | 0.245 | 0.305 | 0.385 | 0.254 | 0.944 | 4.790 | 4.732 | 3.895 | 13.417 | 14.606 | -5.279 | 178.584 |
| 82 8 9 | 0.000 | 1.122 | 18.625 | 19.747 | 0.252 | -0.022 | 0.048 | 0.278 | 0.305 | 0.438 | 0.250 | 0.993 | 4.791 | 5.269 | 3.828 | 13.888 | 15.159 | -4.588 | 173.996 |
| 82 8 16 | 0.000 | 1.097 | 18.472 | 19.569 | 0.254 | -0.031 | 0.047 | 0.270 | 0.307 | 0.393 | 0.245 | 0.945 | 4.792 | 4.833 | 3.748 | 13.373 | 14.588 | -4.981 | 169.015 |
| 82 8 23 | 0.000 | 1.061 | 18.301 | 19.362 | 0.254 | -0.071 | 0.040 | 0.223 | 0.308 | 0.441 | 0.240 | 0.989 | 4.792 | 5.618 | 3.786 | 14.196 | 15.408 | -3.954 | 165.061 |
| 82 9 1 | 0.000 | 0.990 | 27.277 | 28.267 | 0.252 | -0.071 | 0.039 | 0.220 | 0.329 | 0.523 | 0.246 | 1.098 | 7.758 | 11.136 | 6.351 | 25.245 | 26.563 | -1.704 | 163.357 |
| 82 9 7 | 0.000 | 0.912 | 26.731 | 27.643 | 0.350 | -0.118 | 0.051 | 0.283 | 0.332 | 0.450 | 0.243 | 1.025 | 7.757 | 10.105 | 6.225 | 24.087 | 25.395 | -2.248 | 161.109 |
| 82 9 13 | 0.000 | 0.845 | 25.824 | 26.669 | 0.348 | -0.098 | 0.055 | 0.305 | 0.333 | 0.434 | 0.228 | 0.995 | 7.758 | 11.051 | 6.347 | 25.156 | 26.456 | -0.213 | 160.896 |
| 82 9 20 | 0.000 | 0.832 | 25.759 | 26.591 | 0.349 | -0.059 | 0.062 | 0.352 | 0.333 | 0.413 | 0.227 | 0.973 | 7.757 | 10.685 | 6.326 | 24.768 | 26.093 | -0.498 | 160.398 |
| 82 9 27 | 0.000 | 0.991 | 23.965 | 24.956 | 0.345 | -0.134 | 0.047 | 0.258 | 0.437 | 0.545 | 0.285 | 1.267 | 7.611 | 11.346 | 6.331 | 25.288 | 26.813 | 1.857 | 142.255 |
| 82 10 4 | 0.000 | 0.942 | 23.573 | 24.515 | 0.352 | -0.108 | 0.053 | 0.297 | 0.438 | 0.528 | 0.263 | 1.229 | 7.610 | 11.947 | 6.328 | 25.885 | 27.410 | 2.895 | 165.150 |
| 82 10 12 | 0.000 | 0.602 | 21.554 | 22.156 | 0.346 | -0.100 | 0.053 | 0.299 | 0.441 | 0.343 | 0.233 | 1.017 | 7.610 | 10.775 | 6.133 | 24.518 | 25.834 | 3.678 | 168.828 |
| 82 10 18 | 0.000 | 0.401 | 19.392 | 19.793 | 0.342 | -0.104 | 0.051 | 0.289 | 0.441 | 0.429 | 0.195 | 1.065 | 7.610 | 13.302 | 6.247 | 27.159 | 28.513 | 8.720 | 177.548 |
| 82 10 25 | 0.000 | 0.128 | 18.536 | 18.664 | 0.346 | -0.170 | 0.038 | 0.214 | 0.446 | 0.294 | 0.210 | 0.950 | 7.611 | 11.760 | 6.168 | 25.539 | 26.703 | 8.039 | 185.587 |
| 82 11 1 | 0.000 | 0.128 | 15.535 | 15.663 | 0.232 | -0.074 | 0.032 | 0.190 | 0.563 | 0.376 | 0.265 | 1.204 | 6.506 | 10.241 | 5.298 | 22.045 | 23.439 | 7.776 | 193.363 |
| 82 11 8 | 0.000 | 0.106 | 14.969 | 15.075 | 0.231 | -0.040 | 0.037 | 0.228 | 0.563 | 0.479 | 0.278 | 1.320 | 6.506 | 11.048 | 5.327 | 22.881 | 24.429 | 9.354 | 202.717 |
| 82 11 15 | 0.000 | 0.000 | 12.616 | 13.616 | 0.221 | -0.014 | 0.038 | 0.245 | 0.564 | 0.472 | 0.279 | 1.315 | 6.507 | 10.866 | 5.292 | 22.665 | 24.225 | 10.609 | 213.326 |

# EXHIBITS 32-34

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE INFORMATION

NUMBER OF OBSERVATIONS IN DATA SET = 370

NOTE: ALL DEPENDENT VARIABLES ARE CONSISTENT WITH RESPECT TO THE PRESENCE OR ABSENCE OF MISSING VALUES. HOWEVER, ONLY 369 OBSERVATIONS IN DATA SET CAN BE USED IN THIS ANALYSIS.

15:28 SUNDAY, FEBRUARY 20, 1983

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INDEX

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR > F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 252266623308.592730 | 252266623308.592730 | 3334.79 | 0.0001 | 0.900859 | 58.9709 |
| ERROR | 367 | 27762397573.123596 | 75646859.872271 | | STD DEV | | INDEX MEAN |
| CORRECTED TOTAL | 368 | 280029020881.716330 | | | 8697.520329 | | -14748.83200542 |

| SOURCE | DF | TYPE I SS | F VALUE | PR > F | DF | TYPE IV SS | F VALUE | PR > F |
|---|---|---|---|---|---|---|---|---|
| GNMA | 1 | 252266623308.592730 | 3334.79 | 0.0001 | 1 | 252266623308.592700 | 3334.79 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR > \|T\| | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -25598.13425136 | -52.12 | 0.0001 | 490.20586593 |
| GNMA | -1.96214674 | -57.75 | 0.0001 | 0.03397794 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000

READY

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE INFORMATION

NUMBER OF OBSERVATIONS IN DATA SET = 370

NOTE: ALL DEPENDENT VARIABLES ARE CONSISTENT WITH RESPECT TO THE PRESENCE OR ABSENCE OF MISSING VALUES. HOWEVER, ONLY 369
OBSERVATIONS IN DATA SET CAN BE USED IN THIS ANALYSIS.

15:29 SUNDAY, FEBRUARY 20, 1983

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INDEX

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 1780079636857.77970 | 1780079636857.77970 | 4787.69 | 0.0001 | 0.928803 | 52.6261 |
| ERROR | 367 | 136451848919.78881 | 371803403.05120 | | STD DEV | | INDEX MEAN |
| CORRECTED TOTAL | 368 | 1916531485777.56850 | | | 19282.20431 | | -36639.98837398 |

| SOURCE | DF | TYPE I SS | F VALUE | PR F | DF | TYPE IV SS | F VALUE | PR F |
|---|---|---|---|---|---|---|---|---|
| GNMA | 1 | 1780079636857.77970 | 4787.69 | 0.0001 | 1 | 1780079636857.78000 | 4787.69 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR T | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -65459.83247741 | -60.23 | 0.0001 | 1086.77523056 |
| GNMA | -5.21220277 | -69.19 | 0.0001 | 0.07532832 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000
READY

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE INFORMATION

NUMBER OF OBSERVATIONS IN DATA SET = 370

NOTE: ALL DEPENDENT VARIABLES ARE CONSISTENT WITH RESPECT TO THE PRESENCE OR ABSENCE OF MISSING VALUES. HOWEVER, ONLY 369
OBSERVATIONS IN DATA SET CAN BE USED IN THIS ANALYSIS.

15:31 SUNDAY, FEBRUARY 20, 1983

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INDEX

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR > F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 3492983343540.88740 | 3492983343540.88740 | 4594.01 | 0.0001 | 0.926023 | 54.7598 |
| ERROR | 367 | 279042830930.72191 | 760334689.18453 | | STD DEV | | INDEX MEAN |
| CORRECTED TOTAL | 368 | 3772026174471.60930 | | | 27574.16706 | | 50354.75726287 |

| SOURCE | DF | TYPE I SS | F VALUE | PR > F | DF | TYPE IV SS | F VALUE | PR > F |
|---|---|---|---|---|---|---|---|---|
| GNMA | 1 | 3492983343540.88740 | 4594.01 | 0.0001 | 1 | 3492983343540.88760 | 4594.01 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR > \|T\| | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -90725.81874386 | -58.38 | 0.0001 | 1554.123536[illegible] |
| GNMA | -7.30129413 | -67.79 | 0.0001 | 0.10772190 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000
READY

# EXHIBITS 35-37

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INX1

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR > F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 226149192114.847810 | 226149192114.847810 | 4059.45 | 0.0001 | 0.922298 | 43.4912 |
| ERROR | 342 | 19052603113.785781 | 55709365.829783 | | STD DEV | | INX1 MEAN |
| CORRECTED TOTAL | 343 | 245201795228.633600 | | | 7463.870700 | | -17161.80252907 |

| SOURCE | DF | TYPE I SS | F VALUE | PR > F | DF | TYPE IV SS | F VALUE | PR > F |
|---|---|---|---|---|---|---|---|---|
| GNMA | 1 | 226149192114.847810 | 4059.45 | 0.0001 | 1 | 226149192114.847760 | 4059.45 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR > \|T\| | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -27669.26072533 | -63.62 | 0.0001 | 434.90608352 |
| GNMA | -1.62636833 | -63.71 | 0.0001 | 0.02552616 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000
READY

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INX3

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR > F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 1555175915048.68720 | 1555175915048.68720 | 5986.52 | 0.0001 | 0.945959 | 36.9621 |
| ERROR | 342 | 88844676715.77709 | 259779756.47888 | | STD DEV | | INX3 MEAN |
| CORRECTED TOTAL | 343 | 1644020591764.46430 | | | 16117.68459 | | -43605.93107558 |

| SOURCE | DF | TYPE I SS | F VALUE | PR > F | DF | TYPE IV SS | F VALUE | PR > F |
|---|---|---|---|---|---|---|---|---|
| GAMA | 1 | 1555175915048.68720 | 5986.52 | 0.0001 | 1 | 1555175915048.68720 | 5986.52 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR > \|T\| | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -71160.26463100 | -75.77 | 0.0001 | 939.14797847 |
| GAMA | -4.26492255 | -77.37 | 0.0001 | 0.05512188 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000
READY

GENERAL LINEAR MODELS PROCEDURE

DEPENDENT VARIABLE: INX5

| SOURCE | DF | SUM OF SQUARES | MEAN SQUARE | F VALUE | PR > F | R-SQUARE | C.V. |
|---|---|---|---|---|---|---|---|
| MODEL | 1 | 3071413913108.13050 | 3071413913108.13050 | 5328.40 | 0.0001 | 0.939687 | 40.1395 |
| ERROR | 342 | 197136636802.46459 | 576422914.62709 | | STD DEV | | INX5 MEAN |
| CORRECTED TOTAL | 343 | 3268550549910.59510 | | | 24008.80910 | | -59813.48654070 |

| SOURCE | DF | TYPE I SS | F VALUE | PR > F | DF | TYPE IV SS | F VALUE | PR > F |
|---|---|---|---|---|---|---|---|---|
| GNMA | 1 | 3071413913108.13050 | 5328.40 | 0.0001 | 1 | 3071413913108.13050 | 5328.40 | 0.0001 |

| PARAMETER | ESTIMATE | T FOR H0: PARAMETER=0 | PR > \|T\| | STD ERROR OF ESTIMATE |
|---|---|---|---|---|
| INTERCEPT | -98536.51578334 | -70.44 | 0.0001 | 1398.94935981 |
| GNMA | -5.99363873 | -73.00 | 0.0001 | 0.08210924 |

NOTE: SAS INSTITUTE, SAS CIRCLE, BOX 8000, CARY NC 27511-8000
READY

POOR

QUALITY

ORIGINAL